



Working Women in Maine Indicators for Progress Five-Year Report

A report of the Women's Employment Issues Committee of the Maine Jobs Council



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Women's Employment Issues Committee
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**MAINE JOBS COUNCIL
120 STATE HOUSE STATION
AUGUSTA, MAINE 04333-0120**



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Indicators for Progress
Five-Year Report**

Women's Employment Issues Committee

April 2011

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The Maine Jobs Council and the Maine Department of Labor provide equal opportunity in
employment and programs.

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Preface

To resolve the issue of pay discrimination, the United States Congress passed the *Equal Pay Act of 1963*, requiring equal wages for women and men doing equal work. A national leader in women's issues, the State of Maine put forth its own legislation in 1965 to expand on the federal law by mandating comparable pay for women and men performing comparable labor. Since 1965, eleven other states have joined Maine in raising the national standard by using "comparative" terminology to appropriately address situations in which women earn less than men in jobs of *comparable* skill, effort and responsibility. The most recent amended form of Maine's Equal Pay statute is as follows:

Title 26: Labor and Industry

Chapter 7: Employment Practices

Subchapter 2: Wages and Medium of Payment

§628. Equal Pay

An Employer may not discriminate between employees in the same establishment on the basis of sex by paying wages to any employee in any occupation in this State at a rate less than the rate at which the employer pays any employee of the opposite sex for comparable work on jobs that have comparable requirements relating to skill, effort, and responsibility. Differentials that are paid pursuant to established seniority systems or merit increase systems or difference in the shift or time of the day worked that do not discriminate on the basis of sex are not within this prohibition. An employer may not discharge or discriminate against any employee by reason of any action taken by such employee to invoke or assist in any manner the enforcement of this section. [2001, c. 304, §2 (amd).]

***When Maine women are economically secure their families,
their communities, and the state as a whole benefit.***

From: *Statement of Purpose*, Women's Employment Issues Committee

Acknowledgements

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Brenda Evans, Publications Coordinator for the Maine Department of Labor, formatted the report for publication. Cindy Talbot of CJ Talbot Services (www.cjtalbotservices.com) edited this report.

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Note: The photographs printed in this report are not always directly related to any comments or sidebars conveying a specific woman's story on the same page.

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Introduction

In 2005, the Women's Employment Issues Committee of the Maine Jobs Council established the *Women's Benchmarking Project* to track progress toward attaining economic security for women in Maine. A list of committee members is presented in Table 1. To achieve this, the Committee annually evaluates a series of eight Spotlights. The indicators for these Spotlights include information on employment, wages, education, and insurance, as well as the related differentials between women and men. The Spotlights have been updated annually to identify areas in which Maine women are not reaching the same economic status as their male counterparts.

- | | |
|---|--|
| #1: Women's Earnings | #5: Women's Earnings and Participation by Occupation |
| #2: Women's Unemployment | #6: Women's Education |
| #3: Women's Part-Time versus Full-Time Employment | #7: Women's Poverty Rate |
| #4: Women's New-Hire Earnings | #8: Women's Health Insurance Coverage |

The purpose of this report is to offer five years of data that can be used to develop policy and program recommendations to promote women's economic security and parity. This information comprises historical data, county-level data, and comparisons of Maine statistics with other states.

Table 1: The Women's Employment Issues Committee

<i>Member</i>	<i>Affiliation</i>
Sharon Barker, Chair	Women's Resource Center, University of Maine
Chris Hastedt	Maine Equal Justice Partners
Denise Nemeth-Greenleaf	Portsmouth Naval Shipyard, International Federation of Professional and Technical Engineers, Local 4
Joni Boissonneault	Portland Housing Authority
Valerie Carter	Bureau of Labor Education, University of Maine
Darylen Cote	TRiO Upward Bound, University of Maine at Presque Isle
Christy Cross	Maine Department of Transportation
Annie Houle	WAGE Project
Lib Jamison	Women Unlimited
Karen Keim	Maine Educational Talent Search Programs, Maine Educational Opportunity Center, University of Maine
Gilda Nardone	Maine Centers for Women, Work and Community
Sarah Standiford	Executive Director, Maine Women's Lobby
Winnie Malia	Center for Workforce Research and Information, Maine Department of Labor
Garret Oswald	Maine Jobs Council, Maine Department of Labor

The Women's Employment Issues Committee fosters action on current factors affecting women's participation in the workforce. It is one of four statutorily-defined standing committees of the Maine Jobs Council.

The Committee highlights women's employment issues, develops recommendations to the Maine Jobs Council, and supports initiatives that remove barriers preventing women in Maine from attaining complete economic success and security.

The Committee proposes and promotes policies, programs, and legislation that provide full economic opportunity for all Maine women. The Committee uses the quantifiable Spotlights found in this report to measure, monitor, and annually evaluate Maine's progress in achieving equal economic opportunity and security for all Maine women.

Data Sources

This *Working Women in Maine: Indicators for Progress, Five-Year Report* uses calendar year 2008 data, which is the most recent data available from the American Community Survey (ACS). To ensure consistency and comparability across Spotlights, most data will be from 2008.

For most sections of this report, there were no reliable data sources available to distinguish between women of various races, ethnicities, and immigrant/refugee status. The Women's Employment Issues Committee considers this to be a serious drawback affecting our ability to cite quantitative data for the purposes of planning and policy development.

The following paragraphs described the primary quantitative data sources used to support this report:

American Community Survey (ACS) and U.S. Decennial Censuses. The 2004 through 2008 ACSs were used to support the indicators for Spotlight #1 (Women's Earnings), Spotlight #2 (Women's Unemployment), Spotlight #3 (Women's Part-Time versus Full-Time Employment), Spotlight #5 (Women's Earnings & Participation by Occupation), Spotlight #6 (Women's Education), and Spotlight #7 (Women's Poverty Rate).

The ACS is an annual survey conducted by the U.S. Census Bureau and is similar in content and methodology to the U.S. Decennial Censuses, with which most people are familiar. The availability of annual data is particularly helpful in monitoring progress during the five-year report period. The ACS surveys one out of every 48 U.S. addresses, and does not provide county-level data for Maine. By comparison, the U.S. Census surveys one in every six addresses. Selected households are required by law to respond to both surveys. The estimates provided by the ACS for states are statistically significant at the 90% level, ensuring adequate validity of the data for the purpose of this report.¹ However, it is important to remember that whenever point estimates are used, there is always a confidence interval associated with the estimate.

Local Employment Dynamics (LED). Data from Maine's LED program were used for Spotlight #4: Women's New-Hire Earnings. These data are not included in the ACS or Decennial Censuses. LED provides data for Quarterly Workforce Indicators (QWI) through a partnership between the Maine Department of Labor and U.S. Census Bureau. LED combines data from the U.S. Census, Social Security Administration, and wage records for Maine workers collected under provisions of the Maine Employment Security Law.

¹ Alexander, Charles H. [American Community Survey Data for Economic Analysis](#).

A significant advantage of LED is availability of timely information at the sub-state level. Annual data are available by county and gender, so it is also used for county-level analysis in this report. LED data are used for sub-state analysis while ACS data are used for state level indicators, which may result in different figures when the sub-state figures are added together. National analyses use consistent data across the individual states for consistency. An additional advantage of the LED program is availability of data for newly-hired workers in addition to established workers.

A consideration when using LED data is that it only includes employment covered under the Maine Employment Security Law, which represents only 97% of Maine payroll employment. LED data do not include independent contractors and the self-employed. The data include most part-time earnings in the calculation of average monthly wage, and will be skewed if a greater proportion of one gender is employed in the lower-earning part-time sector or has less education or experience.²

The Henry J. Kaiser Family Foundation (KFF). Data from the KFF were used for Spotlight #8, Women's Health Insurance Coverage, because the other sources did not include information on private health insurance coverage for each gender. State-level figures are calculated by combining information from the Urban Institute and Kaiser Commission on Medicaid and the Uninsured with pooled estimates from two years of Current Population Surveys (CPS). The state-level CPS data are pooled over multiple years for better statistical significance.

Additional data supporting the indicators come from other academic and governmental sources and are cited as they appear.

How to Use This Report

A statistic is a useful way to quantify an abstract idea and track changes over time. This project uses statistics to monitor women's economic issues in Maine through a series of indicators. While these indicators rely on statistically significant averages and medians, no statistic can be accepted as a general rule. An average cannot predict conditions for any one woman because many outside factors have great influence. This report aims to shed some light on women's overall economic security and progress in Maine by looking at several factors affecting that security.

About this Report

- This report considers Maine's changing economic climate. Most Spotlights include comparisons between women and men so as to distinguish between women's issues and employment issues as a whole. The men act as a control group by showing changes over time as the overall economic climate in Maine changes. For instance, it is important to view rising unemployment for women in the context of rising unemployment in the state as a whole. Gender comparisons also indicate if one group is more adversely affected by statewide changes than the other.
- This report highlights trends over the 5-year period from 2004 through 2008.
- This report provides interstate comparisons for most Spotlights, which allows the reader to gauge where Maine women stand compared to the rest of the nation in terms of problem areas and degree of progress.

² For detailed econometric analysis on the effect of these variables on wages, refer to *Women's Earnings*, a publication of the U.S. General Accounting Office in 2003.

- This report serves as a starting point to isolate areas of concern that should be examined more carefully. It is designed to provoke the question, “Why?” If the indicators raise red flags, then more research may be needed and further actions should be taken to provide better economic security for the women of Maine.

Report Limitations

Although this report strives to provide a complete picture of the status of women’s employment in Maine, its authors acknowledge limitations based on available data.

The Women’s Employment Issues Committee recognizes that factors affect the employment status of women of color that are not experienced by non-minority populations. However, there are no reliable data sources of Maine data on employment of women of various races, ethnicities, and immigrant/refugee status. Without data on these populations this report cannot provide a complete picture of the women’s employment situation in Maine.

This report cannot fully account for the effect of preferences and human capital on women’s economic security. Human capital consists of such things as education, training, personal productivity, experience, and skills. If a disproportionate amount of human capital exists in either gender, the data will be appropriately skewed. However, the following features of this report give insight into certain areas of human capital:

- **Spotlight #5: Women’s Earnings and Participation by Occupation:** Separating earnings data by occupation allows comparison between individuals who have similar skills sets and training. Some external factors, such as personal preferences, cannot be expressed in this data set. It is also true that within each sector there are numerous positions that can account for a difference in pay between, say, a male doctor and a female C.N.A. However, we can obtain a general picture of the occupations in which women are concentrated from this data set. From here, we can ask questions about equal access to training and employment in these fields.
- **Spotlight #6: Women’s Education:** It is widely accepted that higher education is generally positively correlated with higher wages except in some occupations requiring unique skill sets. Indeed, the ACS data used in this report confirm this. More Maine women attend college than Maine men, suggesting that women have more human capital in this respect. However, the data do not show whether women are obtaining an education in subjects with similar earnings potential as men or whether women are fully utilizing their education in their careers. So, while the data cannot account for personal choices, the information can give insight into whether or not women and men have equal access to human capital building resources.

An Important Note on “Gender Wage Gap” Terminology

The gender wage gap does not explicitly state the gap between women’s and men’s earnings. Rather, it presents a ratio. For instance, a gender wage gap of \$0.80 does not mean that there is a difference of 80 cents per dollar between men’s and women’s earnings. Instead, it means that women earn 80 cents for every dollar a man earns. It can also be correctly interpreted as women earn 80% of men’s earnings. This is the common nomenclature used in literature discussing the difference between women and men’s earnings. The gender wage gap most commonly refers to women earning less than men and this perspective will remain consistent in this report as well. All wage gap figures will show the value women earn to each dollar men typically earn in the same position.

Special Notes About This Edition of the Report

This report marks the fifth year of the publication. This edition includes data from 2004 through 2008 and presents data from across this time period to begin to identify trends and changes of women's employment issues. Compared to previous annual reports, this edition includes additional tables and figures to provide an historical overview.

Another addition to this report was the comparison of women's earnings to Maine's calculated livable wages. In 2008, the Center for Workforce Research and Information (CWRI) of the Maine Department of Labor calculated what a person or family must earn to afford basic necessities. These figures are compared to relevant data throughout the report to understand more clearly where assistance or change is needed.

Spotlight Overview

Table 2 provides a snapshot of the key statistics associated with each Spotlight. The Spotlights are each described fully in the following sections.

Table 2: 2008 Spotlight Overview

Spotlight #1: Women's Earnings	Full-time, year-round, average annual earnings: \$32,613 Full-time gender wage gap: \$0.80	
Spotlight #2: Women's Unemployment	Women's unemployment rate: 3.2% Women's labor force participation rate: 61.9%	
Spotlight #3: Women's Part-Time vs. Full-Time Employment	% of women working part-time: 49.2% Female % of all part-time workers: 57.6%	
Spotlight #4: Women's New-Hire Earnings	Average annual new-hire earnings: \$18,525 New-hire gender wage gap: \$0.68	
Spotlight #5: Women's Earnings and Participation by Occupation	Highest Earnings: <ul style="list-style-type: none"> - Computer & Mathematical - Architecture & Engineering - Legal Occupations - Healthcare Practitioner & Technical - Life, Physical and Social Science 	Greatest Participation: <ul style="list-style-type: none"> - Healthcare Practitioner & Technical - Education, Training & Library - Community & Social Services - Sales & Office Occupations - Service Occupations
Spotlight #6: Women's Education	High School: 8% did NOT graduate; 34% graduated Attained a bachelor's degree or higher: 26%	
Spotlight #7: Women's Poverty Rate	% of women in poverty: 13.7% Single female household's share of persons in poverty: 33.6%	
Spotlight #8: Women's Health Insurance	% of women with some type of coverage: 90% % of women uninsured: 10%	

Spotlight #1: Women's Earnings



In 2008, Maine women who worked full-time year-round earned \$0.80 for every \$1.00 Maine men earned.

Construction of the Spotlight

The first Spotlight examines women's earnings. An indicator called the "gender wage gap" compares full-time, year-round earnings of women to full-time, year-round earnings of men. The gender wage gap is a ratio that measures women's average earnings for every dollar of men's average earnings. The higher the gender wage gap number, the closer women's earnings are to men's earnings. For example, a gender wage gap of \$0.50 means women earn 50 cents for every dollar men earn; a gender wage gap of \$0.80 means women earn 80 cents for every dollar men earn.

The data for this Spotlight comes from the 2008 ACS and represents the median reported earnings in 2008 from a representative sample of non-institutional populations aged 16 to 65 years in the labor force, working full-time and year-round.

This Spotlight uses ACS tables B20017 and B20005 as primary data sources.

In 2008, the national gender wage gap was \$0.02 wider than the state gender wage gap.



Maine and National Average Women's Earnings and Wage Gap

Table 3 presents women's average earnings in 2008 and the gender wage gap between men's and women's average earnings for all 50 U.S. states plus the District of Columbia. The states are ranked in the order of the gender wage gap. Maine's average earnings of \$32,613 are well below the national average of \$35,471. However, Maine's gender wage gap, \$0.80, was two cents narrower than the national wage gap. Among all other states, Maine ranked in the top ten with the smallest difference between men's and women's earnings. National data reflect significant differences on earnings among women based on their race and national origin. Maine data are limited due to lack of information on race, ethnicity, and national origin. These data indicate that both genders in Maine earn less than the national average; however, the discrepancy between the genders is smaller than in most other states.

Table 3: Average Women's Earnings and Gender Wage Gap by State (2008)

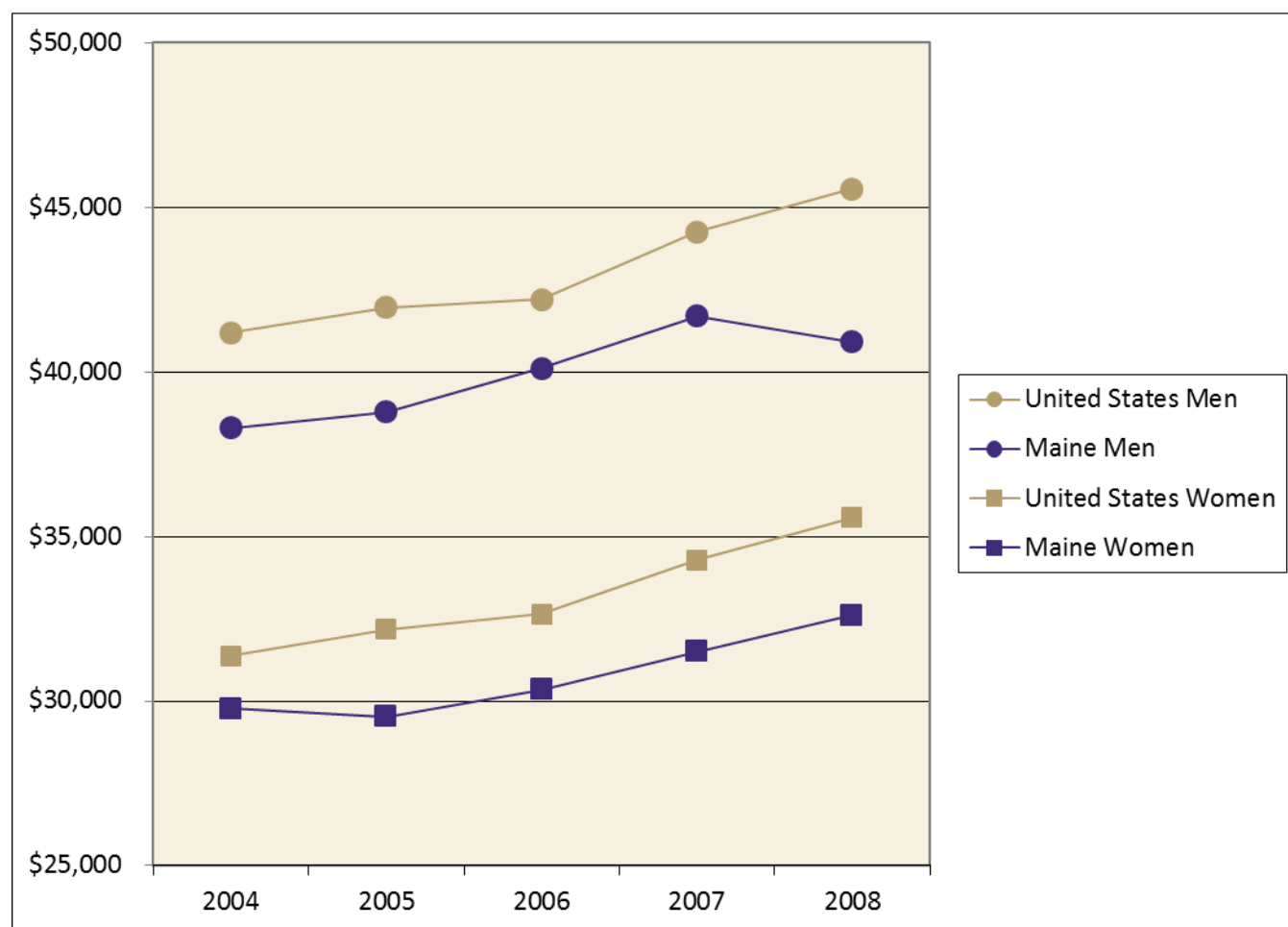
<i>State²</i>		<i>Women's Average Earnings</i>	<i>Average Gender Wage Gap</i>	<i>State²</i>		<i>Women's Average Earnings</i>	<i>Average Gender Wage Gap</i>
1	Wyoming	\$31,204	\$0.64	27	Pennsylvania	\$35,265	\$0.76
2	Louisiana	\$29,147	\$0.67	28	South Carolina	\$31,063	\$0.76
3	West Virginia	\$27,472	\$0.67	29	South Dakota	\$28,431	\$0.76
4	Utah	\$31,183	\$0.69	30	Colorado	\$36,618	\$0.77
5	Indiana	\$31,935	\$0.71	31	Iowa	\$31,903	\$0.77
6	Michigan	\$35,260	\$0.72	32	Minnesota	\$37,281	\$0.77
7	North Dakota	\$29,589	\$0.72	33	Montana	\$29,634	\$0.77
8	New Hampshire	\$36,946	\$0.72	34	Nevada	\$34,724	\$0.77
9	Idaho	\$29,730	\$0.72	35	Tennessee	\$31,091	\$0.77
10	Alabama	\$30,681	\$0.74	36	Massachusetts	\$43,452	\$0.78
11	Alaska	\$37,861	\$0.74	37	New Jersey	\$44,323	\$0.78
12	Illinois	\$36,968	\$0.74	38	Texas	\$32,530	\$0.78
13	Kansas	\$32,066	\$0.74	39	Delaware	\$37,049	\$0.79
14	Mississippi	\$27,697	\$0.74	40	North Carolina	\$32,397	\$0.79
15	Ohio	\$33,628	\$0.74	41	Oregon	\$33,959	\$0.79
16	Rhode Island	\$36,536	\$0.74	42	Florida	\$32,506	\$0.80
17	Washington	\$37,932	\$0.74	43	Maine	\$32,613	\$0.80
18	Wisconsin	\$33,640	\$0.74	44	Georgia	\$34,513	\$0.81
19	Arkansas	\$27,487	\$0.75	45	Hawaii	\$36,709	\$0.81
20	Virginia	\$37,859	\$0.75	46	Vermont	\$34,424	\$0.82
21	Connecticut	\$44,625	\$0.76	47	Arizona	\$34,556	\$0.83
22	Kentucky	\$31,089	\$0.76	48	Maryland	\$44,188	\$0.83
23	Missouri	\$31,820	\$0.76	49	New York	\$40,490	\$0.83
24	Nebraska	\$30,885	\$0.76	50	California	\$40,521	\$0.85
25	New Mexico	\$30,623	\$0.76	51	District of Columbia	\$50,519	\$0.88
26	Oklahoma	\$30,123	\$0.76		United States	\$35,471	\$0.78

Source: 2008 ACS: Table B20017, representing full-time, year-round employment.

From 2004 to 2008, women's average earnings have increased and the gender wage gap has narrowed in both Maine and in the United States as a whole. The wage gap narrowed in part, due to the loss of many higher paying jobs men held before the recession. After being laid off, many men began lower paying jobs. The decrease in men's earnings narrowed the gap between women and men's average earnings, especially between 2007 and 2008. Though it is unclear whether or not this change of men's earnings is temporary or part of a larger movement towards gender earnings equality, this information is helpful to better understand the economic recession and the current gender earnings relationship.

As illustrated in Figure 1, women's average earnings have generally increased both at the state level as well as at the national level since 2004. However, in this 5-year period the national average full-time women's earnings increased by almost \$4,000 while the increase in Maine was only \$2,300. Maine women experienced a slight decrease in average earnings in 2005; however, the average has trended up steadily since then. In the past year, the United States average increased more significantly than in prior years.

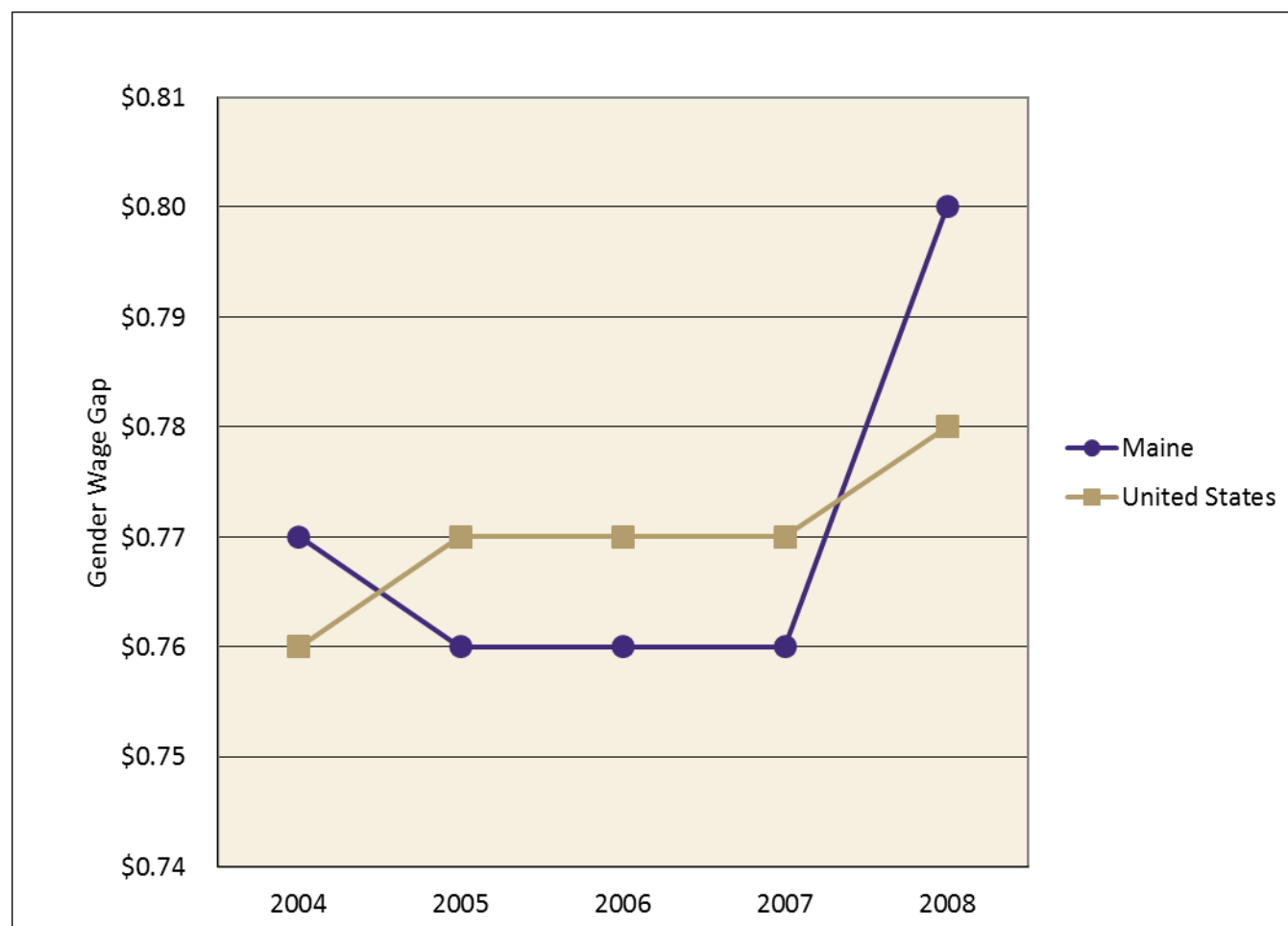
Figure 1: Average Full-Time Earnings (2004 to 2008)



Source: 2004 through the 2008 ACS: Table B20017

Figure 2 illustrates the change in the gender wage gap from 2004 to 2008 in both Maine and the United States. Maine's gender wage gap was within a penny of the national average for the first four years of the report period. However, in 2008 Maine's women earned \$0.80 for every dollar a man made, which is \$0.02 higher than the national average and a \$0.04 increase from the previous year.

Figure 2: Gender Wage Gap (2004 to 2008)



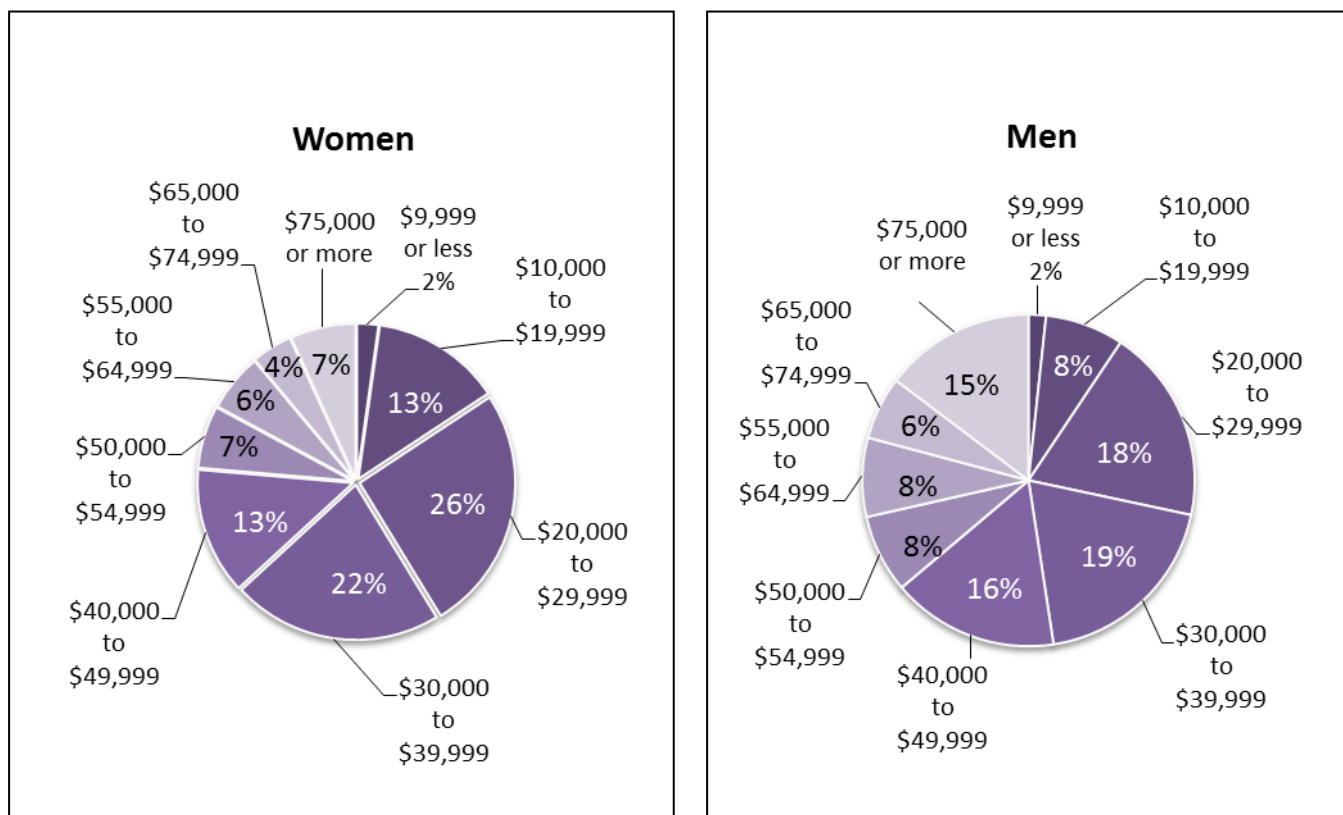
Source: 2004 through the 2008 ACS: Table B20017

Distribution of Earnings by Gender

Figures 3 and 4 present graphical representations of the distribution of men's and women's earnings in Maine. As shown in Figure 3, women had a greater proportion of lower annual earnings than Maine men. For example, 63% of full-time working women and 47% of full-time working men earned under \$40,000. At the higher-end of the income spectrum, 17% of women and 29% of men earned \$55,000 or more. At the highest level, 7% of women and 15% of men earned \$75,000 or more.

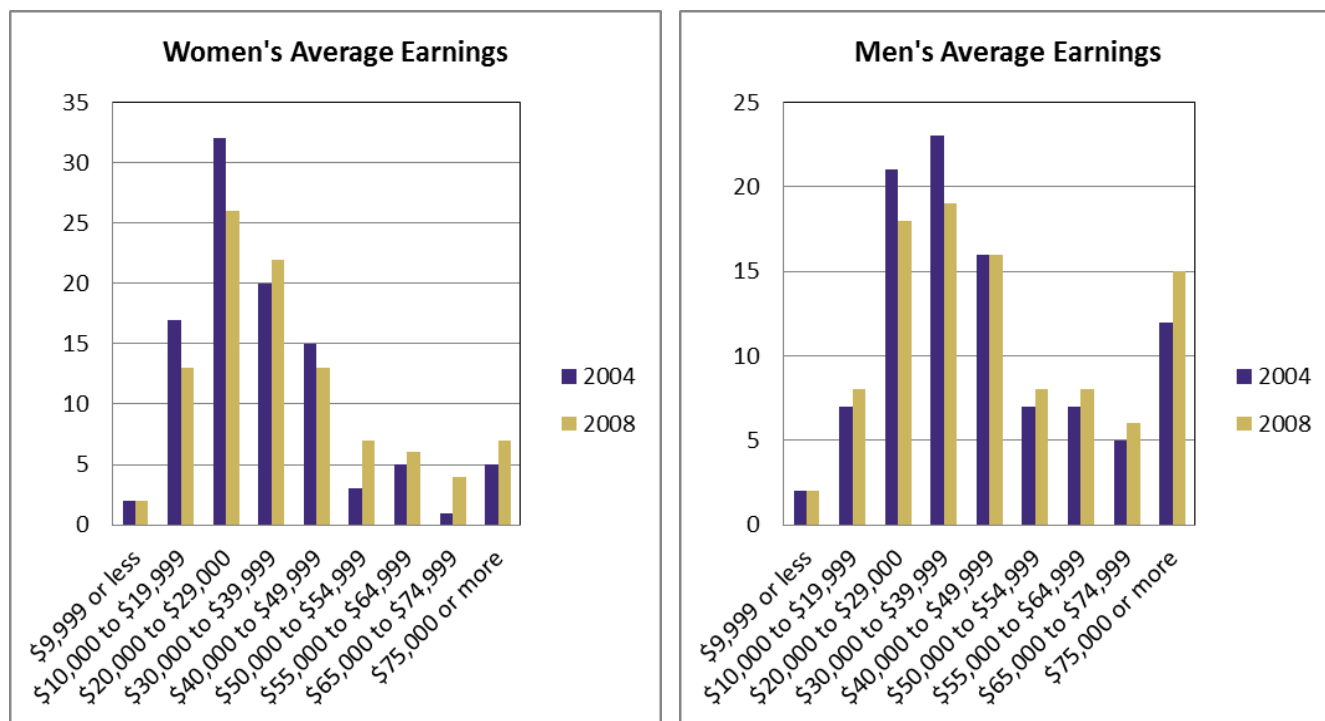
It is important to acknowledge that the data in this year's report on average earnings for both women and men include only full-time employment earnings. In past reports these data included both full- and part-time employment. Therefore, the percentage of Maine women and men earning less than \$10,000 is significantly lower in this year's report because full-time work generally earns more than this amount. Also, because more women work part-time, the exclusion of part-time earnings from these data allow

Figure 3: Distribution of Full-Time Earnings (2008)



Source: 2008 ACS: Table B20005.

Figure 4: Comparison of 2004 to 2008 Full-Time Earnings Distribution



Source: 2004 ACS: Table B20005

for a more accurate gender comparison. A comparison of part- to full-time employment is presented in Spotlight 3. Figure 4 illustrates the distribution of full-time earnings for women and men in 2004 and 2008. In 2004, a greater percentage of women were making \$40,000 or less a year than in 2008; 71% and 63% respectively. Though both genders show an increase in the higher wages, the earnings gap narrowed as the women's rate of improvement was greater than that of men. The shift of women earning less than \$40,000 to women earning more than \$40,000 was two percent greater than the corresponding shift among men. Note: dollar amounts in this data have been adjusted for inflation.

Comparison to Livable Wage

According to the Maine Livable Wage in 2008 report prepared by the CWRI, a single adult, responsible only for themselves, must earn at least \$22,160 to afford the basic necessities. According to the 2008 earnings distribution (Figure 4), more than 15% of women and 10% of men earn less than this "livable wage." However, the calculated livable wage for a single adult with one child of pre-school age is \$35,229. At that level, at least 28% of men and 41% of women would not be making enough money to cover the basic necessities of their family.

*According to
the Maine
Livable Wage
2008 report, a
single adult
must earn at
least \$22,160 to
afford basic
living
necessities.*



Working Women in the News

The Maine Women's Lobby supports the Vice President and White House Middle Class Task Force and the Council on Women and Girls for recommending the passage of the Paycheck Fairness Act. "This bill would create stronger incentives for employers to follow the law, empower women to negotiate for equal pay and strengthen federal outreach, education and enforcement efforts." Because of the recent economic recession and the increasing dependency of families on women's earnings for economic survival, pay equity becomes more significant than just fairness between the genders.

"Maine Women's Lobby applauds equal pay recommendation from the White House Middle Class Task Force."
Augusta News and Announcements. July 21, 2010.

Spotlight #2: Women's Unemployment



In 2008, women represented 42.5% of all unemployed persons in Maine.

Construction of the Spotlight

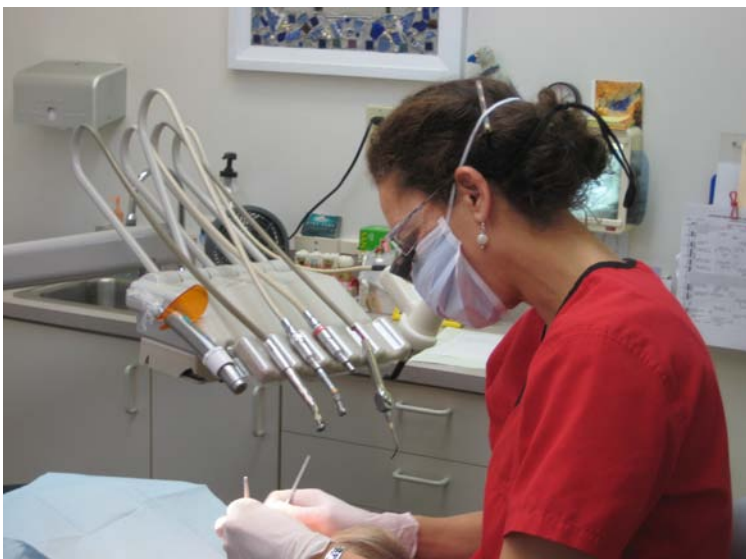
The indicator used for this Spotlight is the *unemployment rate*, which is defined as the number of unemployed persons actively seeking work as a percentage of the labor force.

The *labor force participation rate* is another important indicator of the overall unemployment picture. The labor force participation rate is the number of people employed or seeking employment as a percentage of the civilian non-institutional population over the age of 16.

These two indicators must be considered together to account for the number of discouraged workers. Discouraged workers are unemployed persons who withdraw from the labor force because their employment search has been unsuccessful. A large number of discouraged workers could make the unemployment rate seem low; however, consideration of the labor force participation rate could indicate that many people have simply given up on finding work and therefore are not considered “unemployed” based on the measurement.

In 2008, women represented 42.5% of all unemployed persons in Maine. This figure indicates that fewer women than men were actively seeking employment. This statistic is not weighted by the labor force participation rate as has been the practice in previous reports. Weighting the unemployment rate with the labor force participation rate would likely increase the percentage of unemployed persons who are women because it is expected that more women are not actively seeking employment because they have primary family caregiving responsibility.

This Spotlight uses the ACS Table B23001 as a primary data source.



The women's unemployment rate has remained at about 1 percentage point lower than men over the past four years.

Unemployment Rates

Available data³ show that the women's unemployment rate fluctuated from a high of 6.0% in 1989 to a low of 3.2% in 2008. As shown in Table 4, since 2004 the women's unemployment rate has declined from 5.2% in 2004 to 3.2% in 2008. The men's unemployment rate has also fluctuated in this period from a high of 7.0% in 1989 to a low of 4.4% in 2007. Similar to the women's rate, men's unemployment has also declined since 2004 except for a small, 0.2%, increase 2008. (The data are limited due to lack of information on race, ethnicity, and national origin.)

The unemployment rate disparity between women and men has varied from 2004 to 2008. Except for one year in this data set, men have experienced higher unemployment than women. In 2004, the women's unemployment rate was 0.3 percentage points higher than the men's rate. Unemployment for women stayed the same in 2005 at 5.2%; however, the men's unemployment rate increased to 6.1%. Unemployment for both women and men generally decreased from 2005 to 2008, although women experienced a larger overall gain during this period. In 2008, the men's unemployment rate was 1.4 percentage points greater than the women's.

Labor Force Participation

The labor force participation rate for women in the period from 2004 to 2008 is consistently about 10 percentage points lower than the rate for men, averaging 61% versus 71%. The women's rate decreased in the first two years of the period and then has increased slightly from 2006 to 2008. The men's rate decreased slightly and fairly steadily over the 5-year period. However, in 1989 the women's labor force participation rate was lower than any time in the recent 5-year period, at 57.5%. The men's rate was 74.4% in 1989, higher than at any time during the 5-year reporting period.

The gap between the men's and women's labor force participation rate, measured in percentage points, has also fluctuated over the 5-year period. The greatest difference was 11.5 percentage points in 2006 and the lowest difference was 8.4 in 2008. This means that 8.4% more men were participating in the labor force than women in 2008.

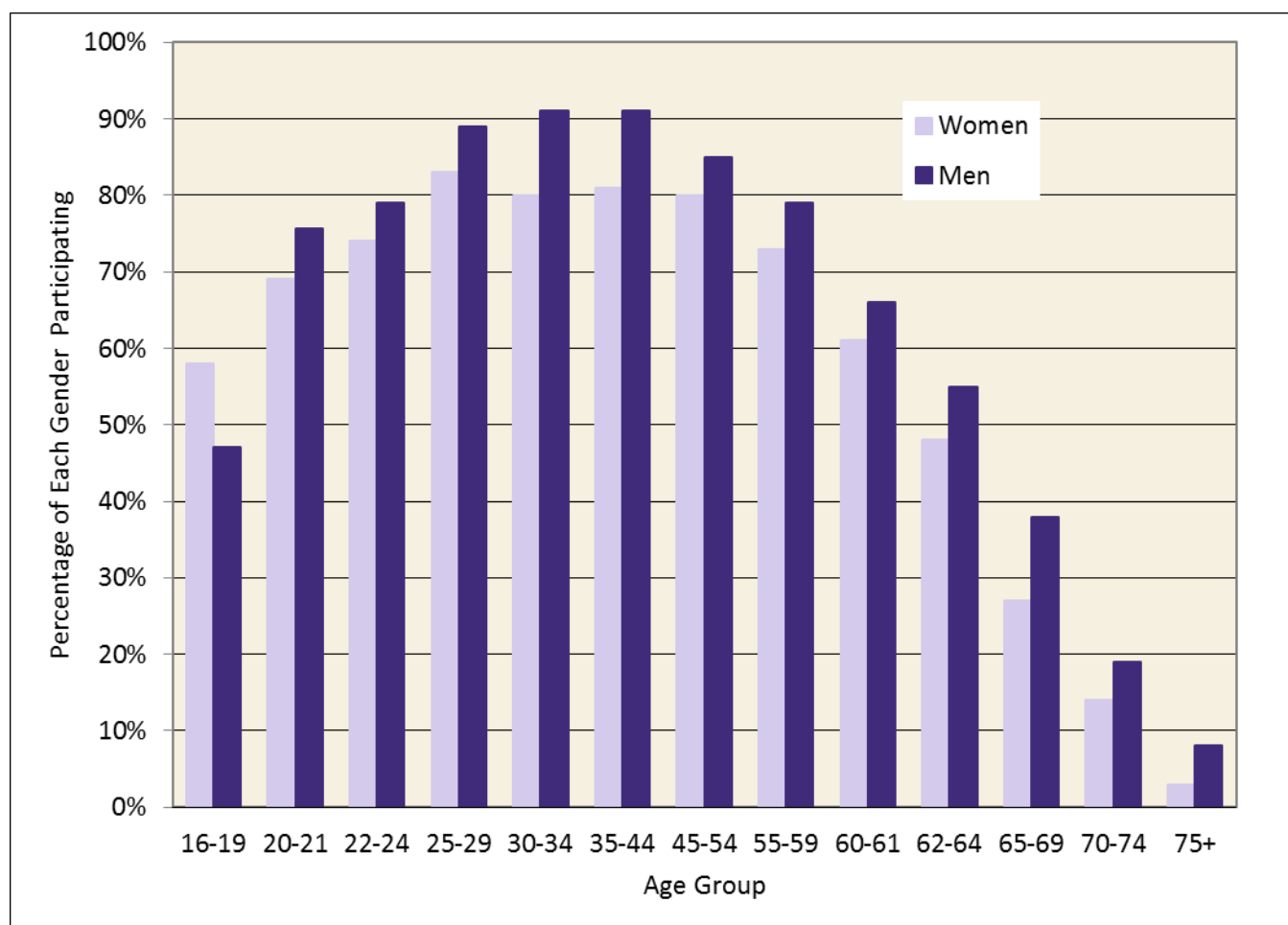
Table 4: Unemployment Rates and Labor Force Participation (2004 to 2008)

	<i>Year</i>	<i>2004</i>	<i>2005</i>	<i>2006</i>	<i>2007</i>	<i>2008</i>
Unemployment Rate	Women	5.2%	5.2%	4.9%	3.5%	3.2%
	Men	4.9%	6.1%	5.5%	4.4%	4.6%
	Difference (% Points)	0.3	-0.9	-0.6	-0.9	-1.4
Labor Force Participation	Women	62.2%	62.0%	60.0%	60.7%	61.9%
	Men	72.1%	72.2%	71.5%	71.0%	70.3%
	Difference (% Points)	-9.9	-10.2	-11.5	-10.3	-8.4

Source: 2004, 2005, 2006, 2007 and 2008 ACS: Table B23001

Figure 5 shows the labor force participation rate by age for 2008. The data show that women and men were most likely to participate in the labor force between the ages of 25 and 54. Men's labor force participation rates increased steadily from 16 years old to a high of just above 90% participation in the 30- to 44-year-old age group. From this age, the participation rate steadily and consistently declined. The women's labor force participation rate increased steadily to a high of around 83% rate in the 25- to 29-year-old age group. After age 29, the women's participation rate dipped slightly, to around 80%, and

³ Data are from the 1990 and 2000 U.S. censuses and the 1989, 1999, and 2004 to 2008 ACS.

Figure 5: Labor Force Participation Rate by Age and Gender (2008)

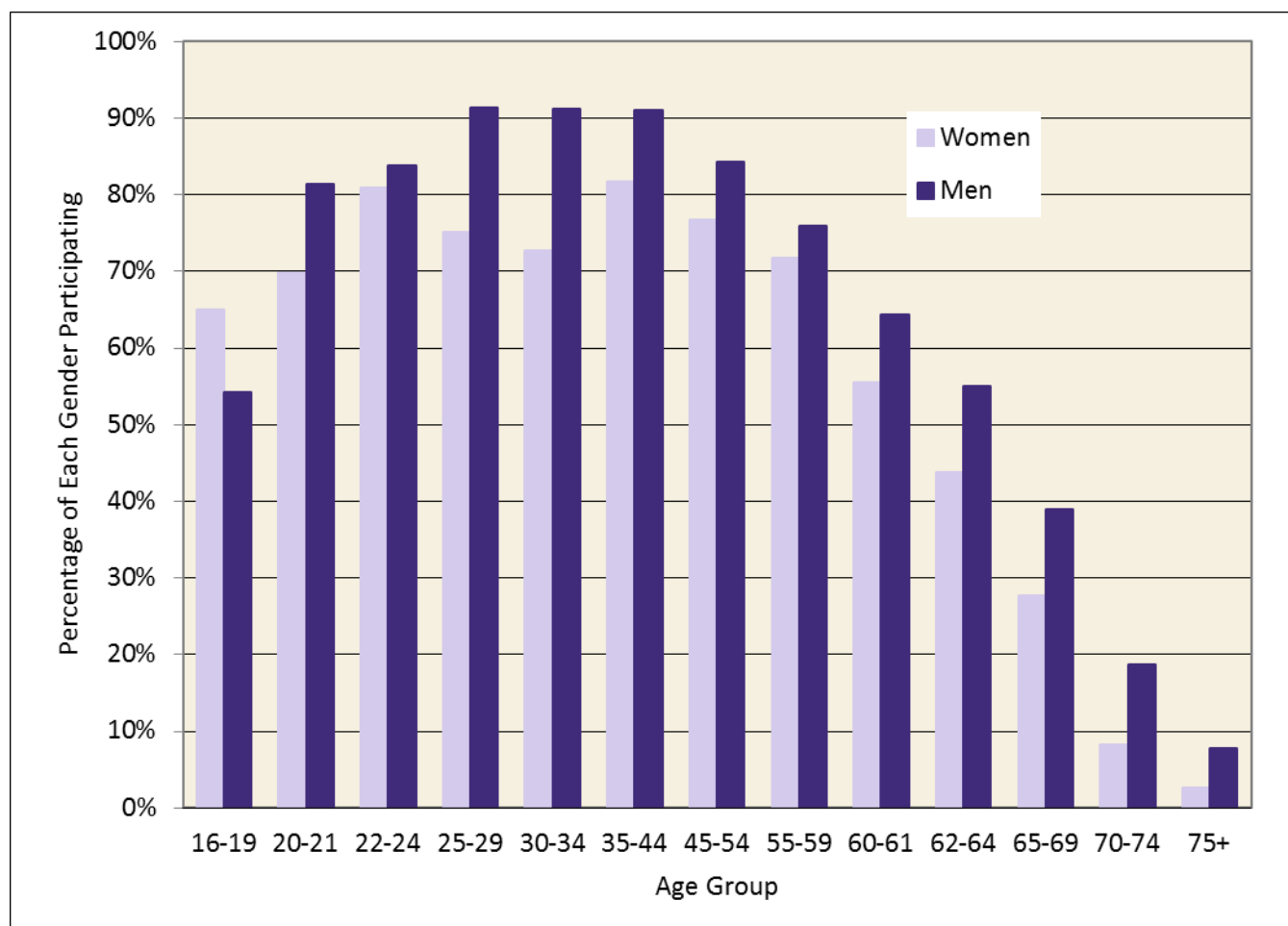
Source: 2008 ACS: Table B23001

remained at about that level until ages 45 to 54. From this age, the women's labor force participation rate steadily declines at about the same rate as the men.

The difference between the trends of the genders over time is subtle. Many more women joined the labor force at an earlier age than men, as indicated by the higher participation rate for women in the 16- to 19-year-old age group. This was the only age group in which more women than men were working. Of both genders, there was the greatest participation between the same ages, 25 to 54 years old. The men's greatest participation rate hovered around 90% while the women's greatest participation hovered around 80%. Aside from the 16- to 19-year-old age group, the gender difference in labor force remained relatively consistent.

For this Spotlight, report period trends are only based on the data from 2004 and 2008, and not the data between these years. The 2004 data shown in Figure 6 provides a snap shot of the situation in 2004, as compared to the 2008 snap shot.

Of men 30 years and older, the labor force participation rates stayed relatively the same. Of men aged 16 to 29, participation rates decreased. More specifically, of men aged 16 to 19 and 20 to 21, 7% fewer men participated in each group. As in 2008, the only group with a higher women's participation rate was the 16- to 19-year-old group.

Figure 6: Labor Force Participation Rate by Age and Gender (2004)

Source: 2004 ACS: Table B23001

Of men aged 22 to 29, the percentage of participation also decreased. In summary, compared to 2004, the 2008 data show a decrease in men aged 16 to 29 present in the labor force but similar rates of participation of men 30 and older.

The changes in the women's labor force participation rates between 2004 and 2008 fluctuated more than the men's rates. Similarly to men, women aged 16 to 24 saw a decrease of about 7% less participation except for the 20 to 21 year old women which stayed at a rate similar to 2004. Except for one age group beyond women aged 24, the participation rates either increased or remained the same. More specifically, women participated in the labor force less between 16 to 19 and 22 to 24. Women participated in the labor force at approximately the same rate between the ages of 20 to 21 and 35 to 44. Women aged 25 to 34 and 45 to 74 saw increases in participation rates. Overall, from 2004 to 2008, women younger than 25 saw a decrease in labor force participation and women above 25 saw either an increase or remained at the same participation rate as in 2004.

Spotlight #3: Women's Part-Time versus Full-Time Employment



In 2008, women made up 57.6% of all part-time employees in Maine.

Construction of the Spotlight

The third Spotlight compares the level of part-time and full-time employment in Maine by gender. Full-time employment includes all employees working 35 or more hours per week, 50 or more weeks per year, including salaried workers. All other employment is considered part-time. Part-time jobs generally pay less, offer fewer benefits, and have less potential for advancement. It is important to note that the data source does not separate those who work multiple jobs totaling 35 hours or more from those who achieve full time status from a single job. It's a standard flaw of research in the labor field. The available data are also limited due to lack of information on race, ethnicity, and national origin.

The indicator for this Spotlight is a comparison of the percentage of women employed part-time to the percentage of men employed part-time.

Two sub-indicators measure the impact of part-time employment: the *part-time gender wage gap* and the *part-time earnings penalty*. Similar to the gender wage gap discussed in Spotlight #1, the part-time gender wage gap represents the amount a woman earns when working part-time compared to a man's part-time earnings. For example, a part-time gender wage gap of \$0.80 indicates that women are earning an average of 80% of men's earnings. The part-time earnings penalty measures women's part-time earnings compared to women's full-time earnings. For example, if the part-time earnings penalty is 30%, a woman working part-time earns 30% less on average than a woman working full-time.

This Spotlight uses ACS tables B20005 and B19326 as primary data sources.

Part-time workers are less likely to receive fringe benefits such as employer-sponsored insurance, child care subsidies, and paid sick leave, vacation and holiday time.



Full-Time and Part-Time Employment by Gender

Table 5 provides two different statistics representing Maine women's part-time employment: (1) the percentage of each gender employed part-time versus full-time, and (2) women employed part-time as a percentage of all part-time employees. By both measures, women occupy a larger portion of the part-time work force in Maine than men.

Over the five-year report period, the percentage of part-time employees who are women has remained relatively consistent at approximately 56.7%. Although the rate dropped slightly in 2007, the rate increased again in 2008, to 57.56%.

When part-time employment is expressed as a percentage full-time employment for each gender, the data show slightly different trends. The percentage of women employed part-time compared to women employed full-time remained relatively constant, at around 53% from 2004 to 2007. However, in 2008 the percentage dropped to 49.2%. This was the first year in the reporting period that more women were employed full-time than part-time. This shows gains in women's overall employment status as full-time jobs generally have higher wages and more benefits than part-time jobs. Data for men show a similar trend, although the overall numbers of men employed part-time are significantly lower than women employed part-time.

Table 5: Full-Time and Part-Time Employment by Gender

	2004	2005	2006	2007	2008
Women					
Full-Time	167,709	173,210	172,616	172,616	176,499
Part-Time	191,521	193,961	191,125	193,929	180,297
% of Women Working Part-Time	53.3%	52.8%	52.5%	53.0%	49.2%
Men					
Full-Time	243,008	239,419	249,223	240,853	245,551
Part-Time	137,924	150,434	148,741	153,917	132,909
% of Men Working Part-Time	36.2%	38.6%	37.4%	39.0%	34.1%
% of Part-Time Workers who are Women	57.66%	56.32%	56.24%	55.75%	57.56%
Gender Difference of Part-Time Workers (% Points)	17.1	14.2	15.1	14	15.1

Source: 2004, 2005, 2006, 2007 and 2008 ACS: Table B20005

Although the men's data show that more men were employed full-time in each of the report years, the lowest percentage of part-time employment was experienced in 2008. From 2004 to 2007 men's part-time employment averaged around 38% while in 2008 it decreased to just above 34%.

Throughout the report period, a greater percentage of women worked part-time than men. In 2004, the gender difference of part-time workers was 17.1 percentage points, but between 2005 and 2008, the difference averaged approximately 14.5 percentage points. In 2008, there was a 15.1-percentage point difference between women and men.

Women's Part-Time Earnings

Table 6 presents the average full- and part-time women's and men's earnings as well as the part-time gender wage gap and part-time earnings penalty 2004 and for 2008. The wage gap was narrower

between the genders in part-time employment than in full-time employment. In 2008, women made \$0.80 for every man's dollar working full-time and \$0.91 for every man's dollar working part-time. However, women faced a greater part-time earnings penalty (70%) than men (63%). In other words, in 2008, a woman working part-time earned 70% less on average than a woman working full-time. A man working part-time earned 74% less on average than a man working full-time.

Table 6: Full-Time versus Part-Time Earnings Comparison (2004 and 2008)

	2004			2008		
	<i>Full-Time Average Annual Earnings</i>	<i>Part-Time Average Annual Earnings</i>	<i>Part-Time Earnings Penalty</i>	<i>Full-Time Average Annual Earnings</i>	<i>Part-Time Average Annual Earnings</i>	<i>Part-Time Earnings Penalty</i>
Women	\$29,766	\$10,149	67%	\$32,613	\$9,813	70%
Men	\$38,296	\$11,924	69%	\$40,908	\$10,774	74%
Gender Wage Gap	\$0.78	\$0.85		\$0.80	\$0.91	

Source: 2004 and 2008 ACS: Table B20017

Table 6 also presents the part-time earnings comparisons for 2004. As shown, in 2004 women faced a part-time earnings penalty of 66.7% which grew to 70% by 2008. Although the gender wage gap narrowed in both full- and part-time earnings between 2004 and 2008, women faced a greater penalty than men for working part-time.

Comparison to National Part-Time Women's Employment

In the years 2004 and 2008, women's share of part-time employment in Maine remained at about 57.5% (see Table 7). Compared to other states, Maine was averagely ranked in 2004, but by 2008 Maine was ranked one of the states with the highest percentage of women's share of part-time employment. It is important to recognize that Maine women's share of part-time employment remained consistent in the years 2004 and 2008 even though Maine fluctuated drastically in its ranking among other states. The change of rank reflects the employment changes of other states rather than of Maine.

Table 7: Women's Share of Part-Time Employment Nationally

2004			2008		
State		% Women	State		% Women
1	Rhode Island	59.65%	1	Wyoming	59.11%
2	Massachusetts	59.35%	2	Massachusetts	58.73%
3	Connecticut	59.32%	3	New Jersey	58.39%
4	Nebraska	59.30%	4	New Hampshire	58.08%
5	District of Columbia	59.20%	5	Connecticut	58.04%
6	Maryland	58.75%	6	Maine	57.56%
7	New Jersey	58.62%	7	Nebraska	57.33%
8	New Hampshire	58.57%	8	Maryland	57.15%
9	Utah	58.52%	9	Vermont	56.67%
10	Mississippi	58.48%	10	Minnesota	56.77%
24	Maine	57.66%			

Source: 2004 and 2008 ACS: Table B20005

Comparison to Livable Wage

For both women and men, the average part-time earnings are less than half of the amount considered adequate for affording basic necessities according to the Maine Livable Wage Report of 2008. The Maine livable annual wage for a single adult is considered to be around \$22,160. This means any person working part-time may likely be dependent on another for additional income. This information should be evaluated together with the fact that the majority of part-time workers are female.

Working Women in the News

Since the beginning of the 2010 year and with commerce slow, more than 20 small businesses have sprouted in Pittsfield, Maine. Of these entrepreneurs, were a couple women who were interviewed for an article in the Bangor Daily News. Sheena Farmer has been taking classes to continue her education and on the side has built a greenhouse and bakery to earn some extra income and to help manage her stress. She sells seedlings, herbs and baked goods at the local farmer's market and in the bookstore of the school where she attends. Farmer's husband is a soldier serving in Afghanistan. Another female entrepreneur, Emma Lowe, is a stay-at-home mother who turned a hobby of jewelry making into a business. Making jewelry allows Lowe to earn some extra money and to work when she has the time.

Cousins, Christopher. "Small Businesses setting up shop in Pittsfield." Bangor Daily News. July 20, 2010.

Spotlight #4: Women's New-Hire Earnings



***Newly-hired
Maine women
earn 68% of
men's new-hire
earnings.***

Construction of the Spotlight

The fourth Spotlight compares women's and men's new-hire earnings. Measurement of the gender wage gap by new-hire earnings gauges recent progress, showing earnings for newly vacated and newly created jobs.

This Spotlight uses data from Maine's Local Employment Dynamics (LED) data for Quarterly Workforce Indicators (QWI), which is available at the following internet address: <http://lehd.did.census.gov/led/datatools/qwiapp.html>.

New-Hire Average Wages and Gender Wage Gap

The monthly new-hire wages for women and men in Maine are presented in Table 8 for the five-year report period. From 2004 to 2008, women's average monthly new-hire earnings rose by \$200, while men's earnings which rose by \$300.

There has been little movement of the new-hire gender wage gap from 1998 to 2008. From 2004 to 2008 the wage gap remained at \$0.68 except for a brief narrowing to \$0.69 in 2006. In 2000

the wage gap was \$0.67, and in 1998 it was \$0.66. The narrowest gender wage gap for women's new-hire earnings was \$0.71 in 2001. Unfortunately, no data are available for this Spotlight on differences based on race, ethnicity, and national origin.

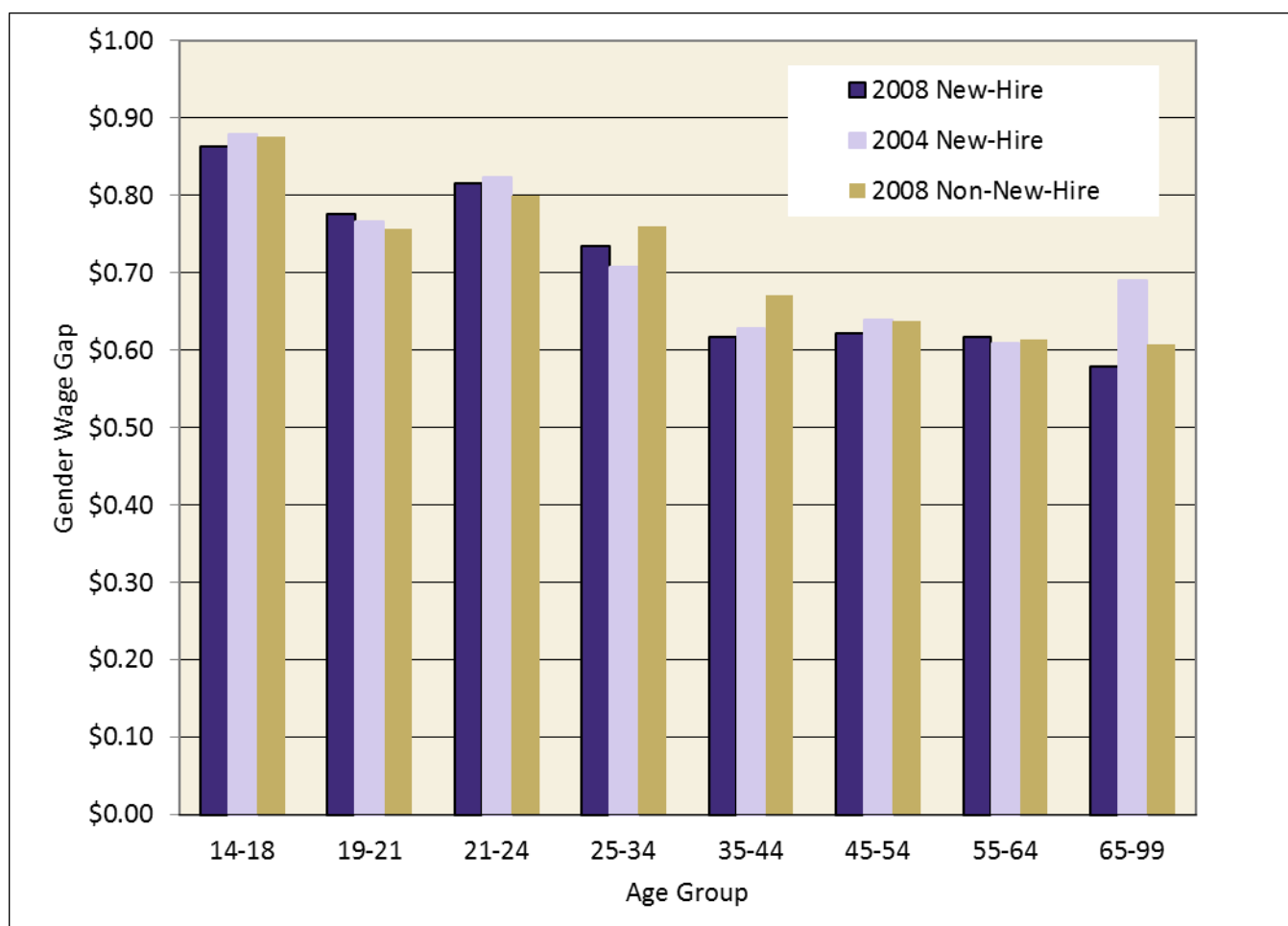
Table 8: Average Monthly New-Hire Wages in Maine (2004 to 2008)

	2004	2005	2006	2007	2008
Women	\$1,343.00	\$1,392.00	\$1,453.50	\$1,494.50	\$1,543.75
Men	\$1,976.75	\$2,034.25	\$2,116.25	\$2,207.00	\$2,272.00
Gender Wage Gap	\$0.68	\$0.68	\$0.69	\$0.68	\$0.68

Source: LED State of Maine County Reports 1998-2008

Figure 7 presents a comparison of the 2004 and 2008 new-hire gender wage gaps by age in Maine. Figure 7 also shows the 2008 non-new-hire gender wage gap for comparison. Generally, women's new-hire earnings were closer to men's in the age groups younger than 35 years old. The narrowest gap was in the 14- to 18-year-old age group (\$0.86). In the age groups over 34 years of age, the average new-hire gender wage gap stayed between just over \$0.60 and no wider than \$0.56. The new-hire wage gap widens in the oldest age group (over 64 years). This trend is not unique to newly-hired employees. As also shown on Figure 7, the gender wage gap also widens with age for non-new hire women.

The general increase in the gender wage gap with age is likely rooted in age differences in education and experience. Younger workers generally have less education and experience and are hired into lower-paying jobs. These positions often are at fixed pay levels that are not negotiable or flexible. Conversely, older new-hires generally have more experience and education and are being hired into positions requiring more skill and experience. The hiring process for these jobs may include more flexibility and negotiation, leading to potentially greater discrepancies between women and men.

Figure 7: New-Hire and Non-New-Hire Gender Wage Gap (2004 and 2008)

Source: LEHD State of Maine County Reports 2004 and 2008

Men are also more likely than women to negotiate and demand a higher wage. In addition, if women take time away from work to raise children, they will have put less time into a career and therefore will have less experience. For women returning to the workforce after taking time to raise children, it can be difficult to match wages of men of who have worked consistently their entire adult lives. The 35- to 44-year-old age group roughly corresponds to this demographic.

The new-hire gender wage gaps by age were similar in 2004 and 2008 in all but the oldest group – over 65 years old (see Figure 7). In all but three age groups, the new-hire gender wage gap is wider in 2008. In the 19- to 21-, 25- to 34-, and 55- to 64-year old age groups, the new-hire gender wage gap narrowed, but only slightly. As shown in Table 8, across all age groups the new-hire gender wage gap of average monthly earnings was the same in 2004 as in 2008.

New-Hire Wage Gaps by Industrial Sector

Table 9 presents the new-hire gender wage gaps by industry sectors in 2004 and 2008, listed in order of decreasing wage gap in 2008. Appendix A provides a list of example workplaces within each industrial sector. In 2008, the gender wage gap of newly-hired workers varied by industry from a low of \$0.58 for Agriculture, Forestry, Fishing, & Hunting to a high of \$0.88 for Public Administration.

Table 9: New-Hire Gender Wage Gap by Industrial Sector (2004 and 2008)

<i>Industrial Sector</i>	<i>2004</i>	<i>2008</i>	<i>Difference</i>
Agriculture, Forestry, Fishing & Hunting	\$0.62	\$0.58	-\$0.04
Professional, Scientific & Technical Services	\$0.60	\$0.59	-\$0.01
Utilities	\$0.72	\$0.61	-\$0.11
Finance & Insurance	\$0.54	\$0.61	\$0.07
Retail Trade	\$0.64	\$0.63	-\$0.01
Transportation & Warehousing	\$0.61	\$0.64	\$0.03
Health Care & Social Assistance	\$0.63	\$0.65	\$0.02
Arts, Entertainment & Recreation	\$0.67	\$0.65	-\$0.02
Management of Companies & Enterprises	\$0.78	\$0.67	-\$0.11
Other Services (except Public Administration)	\$0.58	\$0.68	\$0.10
Construction	\$0.68	\$0.69	\$0.01
Manufacturing	\$0.66	\$0.70	\$0.04
Wholesale Trade	\$0.70	\$0.71	\$0.01
Real Estate & Rental & Leasing	\$0.71	\$0.72	\$0.01
Information	\$0.74	\$0.76	\$0.02
Educational Services	\$0.79	\$0.80	\$0.01
Administrative, Support, Waste Management & Remediation Services	\$0.82	\$0.82	\$0.00
Accommodation & Food Services	\$0.80	\$0.83	\$0.03
Public Administration	\$1.04	\$0.88	-\$0.16

Source: U. S. Census Bureau, LEHD State of Maine County Reports 2004 and 2008

The new-hire wage gap for industrial sectors shows a difference in the sectors with high and low wage gaps between 2004 and 2008. In 2004, the new-hire gender wage gap was the widest in the following sectors:

- Finance & Insurance (\$0.54 and ranked tied for third lowest in 2008), and
- Other Services (except Public Administration) (\$0.58 and ranked tenth lowest in 2008).

The following industries had the narrowest new-hire gender wage gaps:

- Public Administration (\$1.04 and also ranked narrowest in 2008), and
- Administrative, Support, Waste Management & Remediation Services (\$0.82 and ranked third narrowest in 2008).

Public Administration in 2004 was the only industry in which women earned more than men in 2004; however, by 2008 women were only earning \$0.88 for every dollar made by men in that industry sector. The Public Administration sector is likely to be almost equal in terms of pay between newly-hired women and men because of the nature of the sector. This sector is made up of governmental jobs and, because it is largely public money that is funding these positions, there is much more scrutiny and less room to be able to discuss or negotiate earnings. Civil service positions are often set by a pay scale under a negotiated contract, which removes more subjective pay determinations.

The differences between the 2004 and 2008 data were more significant in some industries than in others. About a third of the industries saw a widening in the wage gap. Most of the industries differed by only a

few cents, either widening or narrowing the gap. The following three industries remained consistent from 2004 to 2008 with the narrowest wage gaps:

- Administrative, Support, Waste Management & Remediation Services,
- Accommodation & Food Services, and
- Public Administration.

The following three sectors showed the largest widening of the gender wage gap between 2004 and 2008:

- Public Administration (wage gap increased by \$0.16),
- Utilities (wage gap increased by \$0.11), and
- Management of Companies and Enterprises (wage gap increased by \$0.11).

The following two sectors showed the largest reduction in the gender wage gap:

- Other Services (except Public Administration) (wage gap decreased by \$0.10), and
- Finance & Insurance (wage gap decreased by \$0.07).

Comparison to Livable Wage

The livable wage for a single adult in Maine is \$22,160 based on the Maine Livable Wage in 2008 Report conducted by the CWRI of the Maine Department of Labor. Based on the monthly wages shown in Table 8, the annual wage for women and men new-hires in Maine in 2008 are \$18,525 and \$27,264 respectively. The average earnings of newly-hired men are nearly \$10,000 greater than those of women, and well above the livable wage of \$22,160. The newly-hired women's average earnings are about \$3,660 below the livable wage.



The trend of the gender wage gap widening with age is not unique to newly-hired employees.

Spotlight #5: Women's Earnings and Participation by Occupation



Computer and Mathematical is the only occupation group in which women out earned men in 2008.

In 2008, in the legal industry alone, men out-earned women \$79,506 to \$43,588.

Construction of the Spotlight

The fifth Spotlight assesses the effect of occupation on women's earnings and employment. For this Spotlight, several indicators must be jointly considered. First, high-earnings occupational groups⁴ must be identified. Second, the proportion of women workers in each occupational group must be measured. This information shows whether women are concentrated in high-, average-, or low-earnings occupations. Finally, the gender wage gap must be calculated for each occupational group to assess whether women are getting the full economic advantage of working in high-earnings sectors. As with other Spotlights, the data are limited due to lack of information on race, ethnicity, and national origin.

This Spotlight uses ACS Tables B24012 and B24010 as primary data sources.

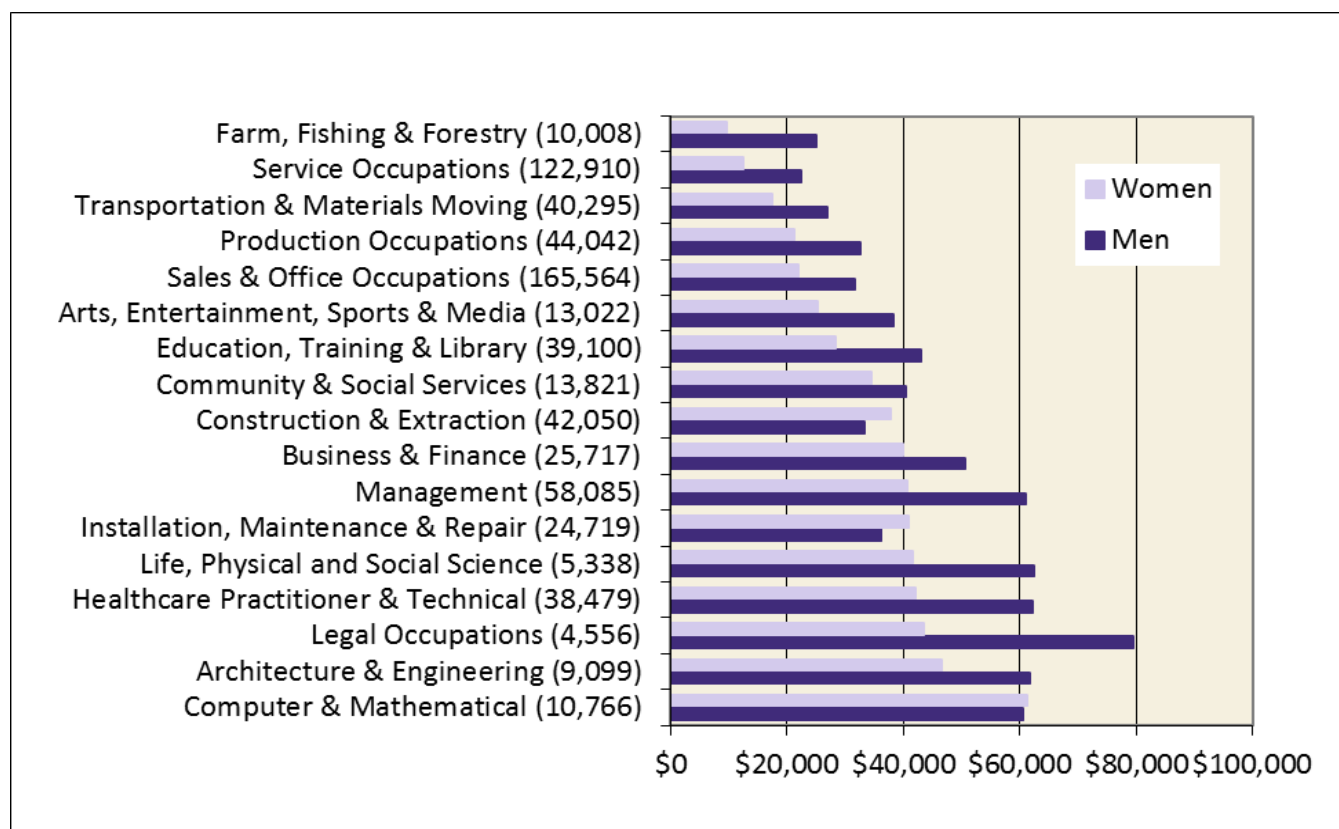


⁴ A list of jobs commonly associated with each Occupational Group is presented in Appendix B.

Women's Earnings by Occupational Group

Figure 8 presents average annual wages for women and men in Maine by occupational group. The figures listed in parentheses after the group name represent the total statewide employment, women and men, within each group. With few exceptions, women and men earn the most and the least in the same occupational groups. However, women out-earned men in three occupational groups: Computer & Mathematical, Construction & Extraction, and Installation, Maintenance & Repair.

Figure 8: Average Earnings by Occupation (2008)



Source: 2008 ACS: Tables B24012 and B24010

In 2008, women earned the highest wages in the following occupations:

- Computer & Mathematical (\$61,169)
- Architecture & Engineering (\$46,437)
- Legal Occupations (\$43,588)
- Healthcare Practitioner & Technical (\$42,136)
- Life, Physical and Social Science (\$41,639)

Men had the highest earnings in the same occupational groups except for the Computer & Mathematical occupational group. Instead, men also had higher earnings in Management. Women's earnings were the lowest in the following occupations:

- Sales and Office Occupations (\$21,884)
- Production Occupations (\$21,249)
- Transportation & Materials Moving (\$17,500)

- Service Occupations (\$12,394)
- Farm, Fishing, & Forestry (\$9,631)

Men also had the lowest average earnings in these same groups. Although women and men had the highest and lowest earnings in the same occupational groups, their average earnings within each group were quite different. At the extreme example of women earning less than men, within the Service Occupations industry, men out-earned women \$22, 361 to \$12,394; in other words, women earned only 55.4% of their male counterparts.

The highest earning occupational group for men in 2008 is Legal Occupations. Men earn, on average, \$79,506 per year while women earn \$43,588 in the same field. In this industry alone, women were earning roughly 54.8% of what men were earning. The large gap in men's and women's wages in this category is likely due to the large proportion of male attorneys and the higher proportion of women in supporting positions such as paralegals and magistrates. Although there are highly paid women attorneys, women may not be made partners as easily or frequently as men due to gender discrimination, preference, or cultural obstacles.

For the three groups in which women earned more than men the earnings differences were fairly small as shown in the following items:

- Computer & Mathematical - women's earnings: \$61,169, men's earnings: \$60,557.
- Installation, Maintenance & Repair – women's earnings: \$40,789, men's earnings: \$36,039.
- Construction & Extraction – women's earnings: \$37,797, men's earnings: \$33,170.

Figure 9 illustrates the occupational earnings by occupational group for women and men in 2004. Again, the figures listed in parentheses after the group name represent the total statewide employment, women and men, within each group. In 2004, the following occupations provided the highest earnings for women:

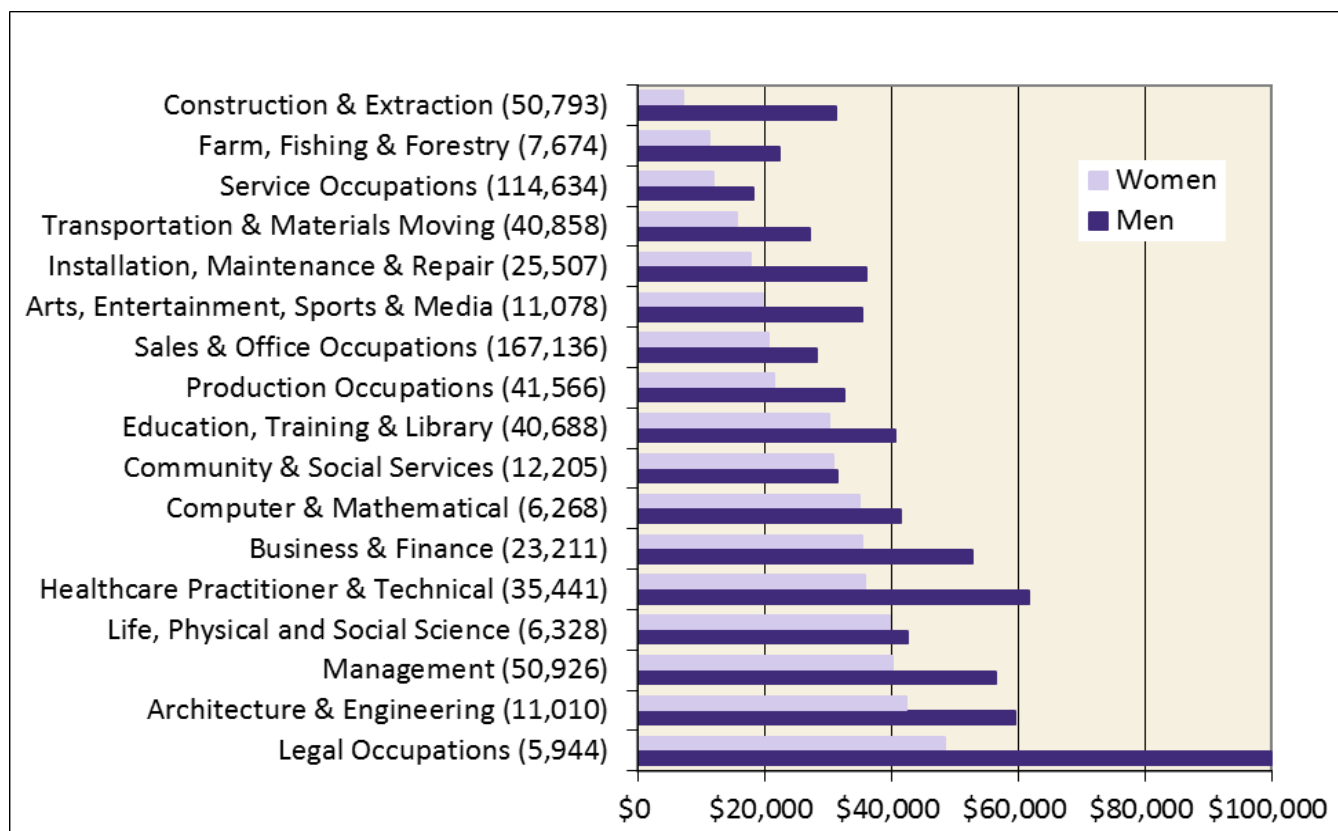
- Legal Occupations (\$48,427)
- Architecture & Engineering (\$42,397)
- Management (\$40,250)
- Life, Physical & Social Science (\$39,782)
- Healthcare Practitioner & Technical (\$35,769)

In contrast, the following occupational groups provided the lowest earnings for women:

- Construction & Extraction (\$7,153)
- Farm, Fishing & Forestry (\$11,295)
- Service Occupations (\$11,836)
- Transportation & Materials Moving (\$15,604)
- Installation, Maintenance & Repair (\$17,827)

The lower and higher paying industries for women did not change drastically from 2004 to 2008, although it should be noted that in 2004 women did not out-earn men in any occupational group. In two of the lower-paying occupations, Construction & Extraction and Installation, Maintenance & Repair, women earned significantly less on average in 2004 than they did in 2008. Also in 2004, men earned nearly \$20,000 more on average in the Legal Occupational Group than they earned in 2008. Aside from these occupational groups, net differences between average annual earnings in any one group were similar from 2004 to 2008.

Figure 9: Average Earnings by Occupation (2004)



Source: 2004 ACS: Tables B24011 and B24010

Women earn an average of \$9,631/year in the Farming, Fishing & Forestry occupational group. This is \$12,529 below the considered livable wage of a single adult working the same amount of time.



Women's Participation in Occupational Groups

Table 10 shows the participation of women in Occupational Groups in both 2008 and 2004, together with the average annual earnings and gender wage gap. Note: the occupations are listed in the order of lowest to highest women's participation in 2008. Occupational groups with the largest participation of women are as follows:

- Healthcare Practitioner & Technical (77.0%)
- Education, Training, & Library (72.6%)
- Community & Social Services (68.7%)
- Sales & Office Occupations (64.4%)
- Service Occupations (64.2%)

By contrast the following occupational groups had the smallest participation of women:

- Construction & Extraction (2.0%)
- Installation, Maintenance & Repair (3.4%)
- Farm, Fishing & Forestry (10.7%)
- Architecture & Engineering (11.9%)
- Transportation & Materials Moving (14.2%)

The difference of gender participation in certain occupational groups becomes relevant when the higher paying occupational groups are dominated by male workers, such as Architecture & Engineering or Computer & Mathematical occupational groups. Although women experienced higher average earnings than men in the Computer & Mathematical occupational group, women represented only 28.8% of the employees. More men were earning high wages than women. Two of the occupational groups with the largest percentages of women were also two of the occupational groups to have the lowest average earnings, Service Occupations and Sales & Office Occupations. The occupational group with the largest percentage of women, Healthcare Practitioner & Technical, showed fairly high earnings; however, the gender wage gap for this occupation (\$0.68) is still well below the overall 2008 Maine gender wage gap of \$0.80 (see Spotlight #1).

These findings demonstrate the imbalance of earning amounts and employment availability. Lower-earning occupations offer more jobs and require less training and education while higher-earning occupations require higher education and more training and there are fewer of these positions available. Two occupational groups were almost completely dominated by men in 2008: Construction & Extraction (2% women) and Installation, Maintenance & Repair (3.4% women). Although there were not many women in these industries, they enjoyed a positive gender wage gap (\$1.14 and \$1.13 respectively⁵) and resulted in women's earnings that are close to twice the livable wage. There was not a similar situation of women dominating any occupational group to the same degree. Healthcare Practitioner & Technical and Education, Training, & Library experienced the highest percentages of

⁵ The gender wage gap for Construction & Extraction and Installation, Maintenance & Repair may not appear to represent true experiences. For example, in the Construction & Extraction occupational group, the gender wage gap in 2008 was \$1.18. In the prior year, 2007, the gender wage gap was \$0.75. The figures of the wage gaps are based on women's average earnings and men's average earnings. If there are significant employment cuts of either men or women or if the cuts are of a particular division of the occupational sector which pays more or less, either would strongly influence the averages used to find the gender wage gap. Therefore, when using these data, it is important to consider the calculation of these numbers to better understand these statistics. It's equally important to consider the economic shift in late 2008 and how this shift in the economy may be influencing the data.

Table 10: Women's Participation, Earnings and Gender Wage Gap by Occupational Group

<i>Occupational Group</i>	<i>Women's Participation (% Women)</i>			<i>Annual Earnings</i>			<i>Gender Wage Gap</i>		
	<i>2004</i>	<i>2008</i>	<i>Change</i>	<i>2004</i>	<i>2008</i>		<i>2004</i>	<i>2008</i>	<i>Change</i>
Construction & Extraction	6.5%	2.0%	-4.5%	\$7,153	\$37,797	\$30,644	\$0.23	\$1.14	\$0.91
Installation, Maintenance & Repair	2.9%	3.4%	0.5%	\$17,827	\$40,789	\$22,962	\$0.50	\$1.13	\$0.63
Farm, Fishing, & Forestry	6.2%	10.7%	4.5%	\$11,295	\$9,631	-\$1,664	\$0.50	\$0.39	\$0.11
Architecture & Engineering	18.6%	11.9%	-6.7%	\$42,397	\$46,437	\$4,040	\$0.71	\$0.75	\$0.04
Transportation & Materials Moving	13.3%	14.2%	0.9%	\$15,604	\$17,500	\$1,896	\$0.57	\$0.65	\$0.08
Production Occupations	30.0%	26.1%	-3.9%	\$21,581	\$21,249	-\$332	\$0.66	\$0.65	\$0.01
Computer & Mathematical	15.8%	28.8%	13.0%	\$34,927	\$61,169	\$26,242	\$0.84	\$1.01	\$0.17
Management	38.7%	40.8%	2.1%	\$40,250	\$40,537	\$287	\$0.71	\$0.66	\$0.05
Life, Physical, & Social Science	45.5%	53.0%	7.5%	\$40,250	\$41,639	\$1,389	\$0.93	\$0.67	\$0.26
Business & Finance	58.4%	57.6%	-0.8%	\$35,396	\$40,027	\$4,631	\$0.67	\$0.79	\$0.12
Arts, Design, Entertainment, Sports, & Media	54.2%	58.8%	4.6%	\$19,825	\$25,341	\$5,516	\$0.56	\$0.66	\$0.10
Legal Occupations	48.9%	58.9%	10.0%	\$48,427	\$43,588	-\$4,839	\$0.50	\$0.55	\$0.05
Service Occupations	62.6%	64.2%	1.6%	\$11,836	\$12,394	\$558	\$0.65	\$0.55	\$0.10
Sales & Office Occupations	65.0%	64.4%	-0.6%	\$20,712	\$21,884	\$1,172	\$0.73	\$0.69	\$0.04
Community & Social Services	55.5%	68.7%	13.2%	\$30,838	\$34,461	\$3,623	\$0.98	\$0.85	\$0.13
Education, Training, & Library	68.9%	72.6%	3.7%	\$30,185	\$28,328	-\$1,857	\$0.74	\$0.66	\$0.08
Healthcare Practitioner & Technical	80.1%	77.0%	-3.1%	\$35,769	\$42,136	\$6,367	\$0.58	\$0.68	\$0.10

Source: 2008 ACS: Tables: B24012 and B24010 and 2004 ACS: Tables: B24011 and B24010

women employees, at 77.0% and 72.6% respectively. This creates an imbalanced presence of the two genders in certain occupational groups and suggests men have greater access to a wider variety of jobs.

Since 2004, the percentage of women in the different occupational groups has changed, with some groups experiencing more significant changes than others. Some occupational groups saw an increase in female participation while others saw a decrease. Overall, there was more female participation in the workforce in 2008 than in 2004, and almost two-thirds of the occupation groups saw increases. Of those that increased, there were some with greater margins of change than those which decreased.

In most of the occupations in which female participation increased, the percentage of women increased at least one percentage point. The following occupations experienced the most significant change in female participation:

- Computer & Mathematical with an increase from 15.8% to 28.8%,
- Legal Occupations with an increase from 48.9% to 58.9%, and
- Community & Social Services from 55.5% to 68.7%.

The occupations which saw a significant decrease in female participation were as follows:

- Construction & Extraction with a decrease from 6.5% to 2.0%,
- Architecture & Engineering with a decrease from 18.6% to 11.9%,
- Production Occupations with a decrease from 30.0% to 26.1%, and
- Healthcare Practitioner & Technical with a decrease from 80.1% to 77.0%.

Of particular significant increases, the Computer & Mathematical occupational group saw an increase of women by 13.0%, Community & Social Services by 13.2% and legal occupations by 10.0%.

Construction & Extraction, Architecture & Engineering and Production Occupations all saw a decrease in female participation between 3.9 and 6.7%. The greatest changes in gender wage gap were in the Construction & Extraction occupational group with a difference of \$0.91 and Installation, Maintenance & Repair with a difference of \$0.63.

Gender Wage Gap by Occupation

Table 10 also shows the gender wage gap by occupational group in 2004 and 2008. In 2008, women in some occupational groups earned less than half of what men earned. In others, women earned a little more than men. The widest gender wage gap was in the Farm, Fishing & Forestry occupational group with women earning \$0.39 to each man's dollar. In the women's favor, the widest gender gap was in Construction & Extraction. Women earned \$1.14 for every dollar a man earned. The majority of occupations had gender wage gaps of women earning between \$0.55 and \$0.70 to every man's dollar.

Since 2004, like the change of female participation rates, the gender wage gap also increased in some occupational groups and decreased in others (Table 10). In some occupational groups there were subtle changes while in others there were drastic differences. More than half of the occupations saw a change in the gender wage gap either by a widening or a narrowing of \$0.10 or less. All but two occupations saw a change in the gender wage gap in either direction of at most \$0.26. The two with the greatest differences were Construction & Extraction and Installation, Maintenance & Repair. The Construction & Extraction Occupation saw a change of a \$0.23 gap in 2004 to one of \$1.14 in 2008. The Installation, Maintenance & Repair occupation saw a change from \$0.50 to \$1.13. Both of these occupations saw significant changes. Not only did the gender wage gap narrow, but in 2008 women, on average, earned more than men in these occupational fields.

In the case of these two occupational fields of Construction & Extraction and Installation, Maintenance & Repair, it is important to consider both the average pay for women information and the female participation rates in these fields. It would also be valuable to learn what positions women and men typically hold within the occupational fields.

To illustrate, consideration of both metrics, the Construction & Extraction field can be used as an example. In this field, between 2004 and 2008, women's average earnings increased dramatically, so much so that in 2008 the wage gap was narrowed considerably and women were out-earning men in this field. This sounds like a great success story. However, the difference in percentage participation of the genders is equally drastic and over the same period of time. In 2004, 6.5% of this field was comprised of women, and by 2008 women's participation shrank to be around 2%. Although women were, on average, out-earning men, they were vastly outnumbered in this occupation. This means there were fewer women earning more on average and a greater number of men earning just a little less.

Employment Projections

Employment projections⁶ by industry⁷ offer a mixed bag for the future economic situation of women in Maine. Two sectors, Health Care and Social Assistance, that have employed women as a majority, have anticipated employment increases of over 15%. Educational Services are also projected to grow and employ a high percentage of women. Since the recession began in the fall of 2008, Healthcare and Education have seen growth rather than decline and are dominated by women. In contrast, many male-dominated industries lost jobs in the economic decline. Unfortunately, many of the jobs projected to employ the largest number of women offer low wages.⁸ There appear to be opportunities for women to train for nontraditional occupations (NTOs) and earn higher wages in these fields. Green jobs and green-related occupations show promise for women to break into NTOs based on a few factors helping to diversify. Many women are attracted to jobs that make a difference and so green and environmentally-focused NTOs are attracting women to enter NTOs. STEM (Science, Technology, Engineering and Mathematics) initiatives, which expose young women and girls to these fields which are often needed and used in NTOs, are also helping to encourage women to enter these fields.

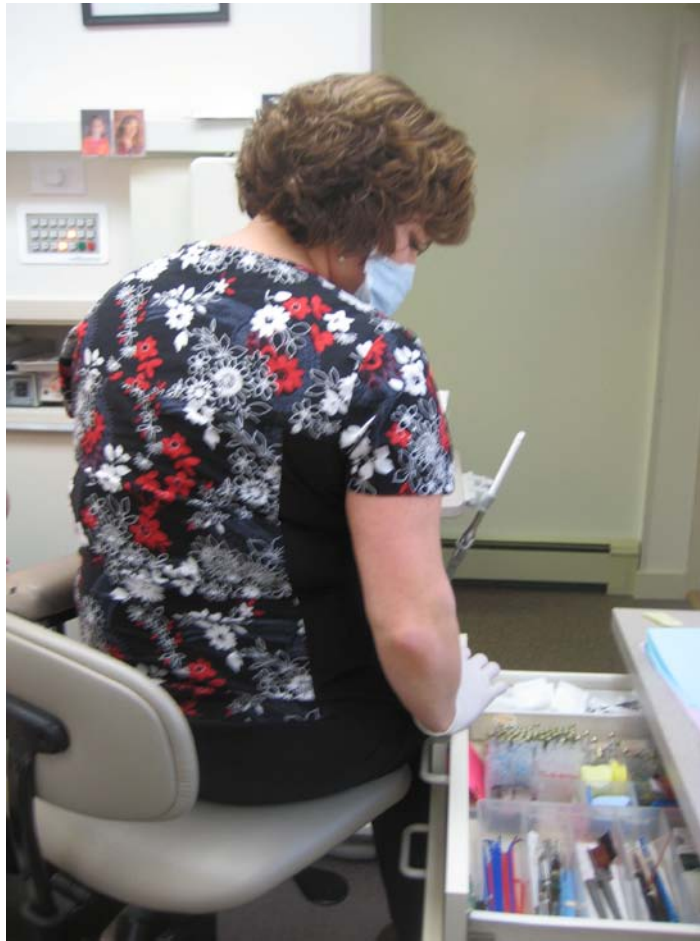
Comparison to Livable Wage

The liveable wage for a single adult in Maine is \$22,160 according to the Maine Livable Wage Report of 2008 prepared by the CWRI. Of the 17 occupational groups used in this report (Table 10), the average earnings of only 12 exceed the livable wage.

⁶ Maine Department of Labor's Maine Employment Outlook to 2014.

⁷ Classified using NAICS codes as explained in Appendix A

⁸ Carter, Valerie J. Hot Jobs or Not So Hot: Outlook for Maine's Women Workers.



Working Women in the News

Development of the clean energy economy provides a window of opportunity to diversify the workforce and including women in the new economy will be necessary for the United States to succeed and compete on a global scale. United States and other educational and training programs to encourage women to enter into fields involving clean energy. With women comprising about half the work force in the United States and outnumbering men in the years of education, women will be an integral part to the development of this economy.

Three potential sectors where women could play an integral role are in green collar jobs, engineering and clean energy entrepreneurship. The green collar jobs provide a way for women to become involved in non-traditional occupations such as in construction, manufacturing or agriculture. Through engineering and science, women could and should be apart of the development of cleaner technology and scientific advancement. Clean energy entrepreneurship responds to a demand for energy efficient services, eco-friendly products or sustainable agriculture or produce to name a few.

Madrid, Jorge. May 30, 2010. "Women's role in the clean energy economy." Climate Progress.

Spotlight #6: Women's Education



57.2% of Maine women over the age 25 have attained at least some college education.

Construction of the Spotlight

The sixth Spotlight monitors women's education. The indicator for this Spotlight is the percentage of women over age 25 that complete different levels of post-secondary education as compared to men in the same demographic. The effect of education on earnings is also presented as a sub-indicator. The data do not consider information on an individual's field of study or whether she/he is employed in that field. At each level of education there is a wide range of earnings potential based on the type of educational course taken. For instance, Engineering majors commonly report greater earnings than Elementary Education majors. Nonetheless, the indicators create an accurate and viable picture of educational attainment as it relates to the economic security of women.

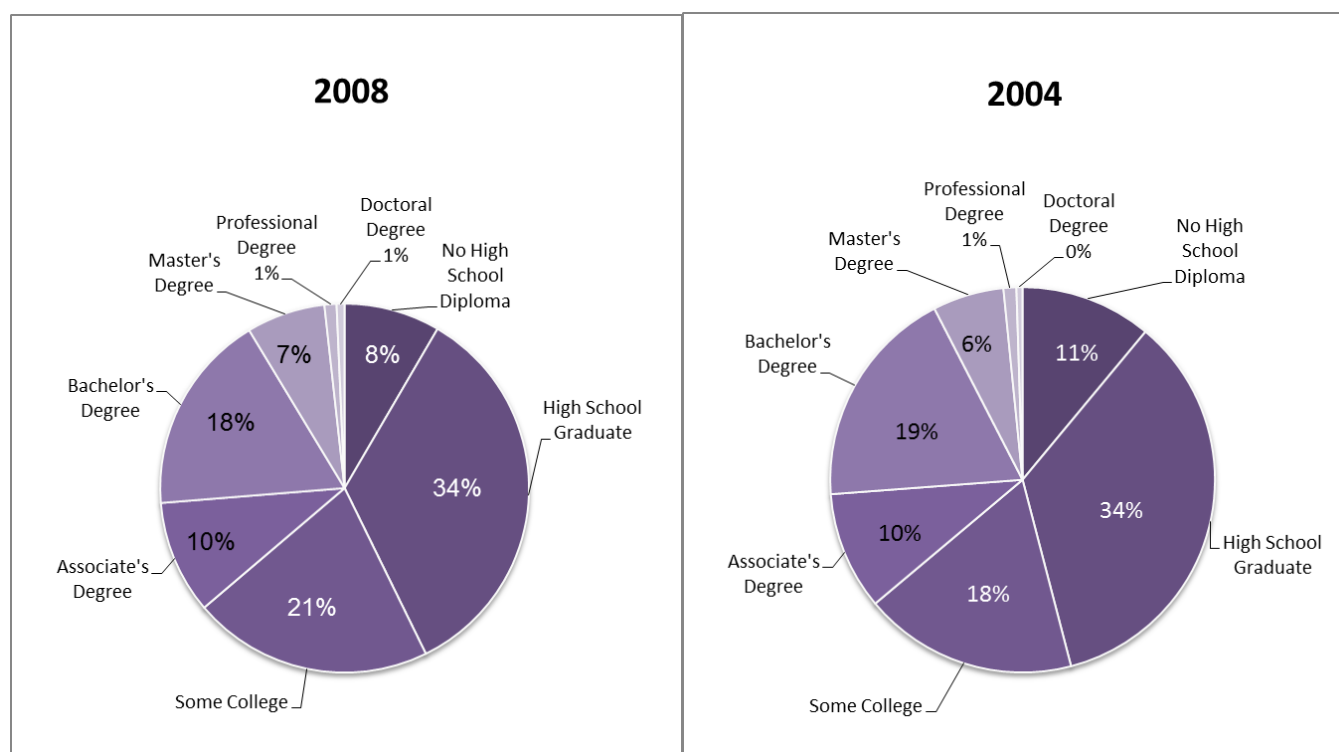
This Spotlight uses ACS Tables B15002 and B20004 as primary data sources.

Educational Attainment

Figure 10 shows the highest level of education attained by Maine women over age 25 in 2004 and 2008. In 2008, more than half of women in Maine over the age of 25 had at least some college education. Over one-third had successfully graduated with a post-secondary degree. Only 8% of women over 25 years of age had not earned a high school diploma. As with some other Spotlights, the source data does not provide details on race, ethnicity, and national origin.

The data show some progress over the five-year period. The percentage of women without a high school diploma dropped by 3 percentage points: from 11% to 8%. Similarly, the percentage of women with some college also increased by 3%: from 18% to 21%. Although the percentage of women with a bachelor's degree dropped by 1%, the percentage of women with a master's degree increased by 1% over the same period. All other educational attainment level categories remained the same from 2004 to 2008.

The educational attainment of women as compared to men in 2008 is illustrated in Figure 11. In 2008, more men than women had only achieved the lowest levels of education, either no high school diploma or only a high school graduate. More women than men had achieved all but the two highest educational levels: some college or an associate's, bachelor's, or master's degree. More men than women had achieved the highest educational levels of a professional or doctoral degree; however, these educational levels represent a small percentage of the population for both genders.

Figure 10: Educational Attainment of Maine Women Age 25+

Source: 2008 and 2004 ACS: Table B15002

Figure 12 illustrates the educational attainment of women and men in 2004. Comparing the 2004 and 2008 data, women have experienced progress toward accomplishing higher education while men have appear to have fallen back. Table 11 summarizes these changes. This table divides the eight education levels presented in Figures 10, 11, and 12 into two the following two broader categories:

- Women and men with a high school diploma or no high school diploma, and
- Women and men with some level of education beyond high school.

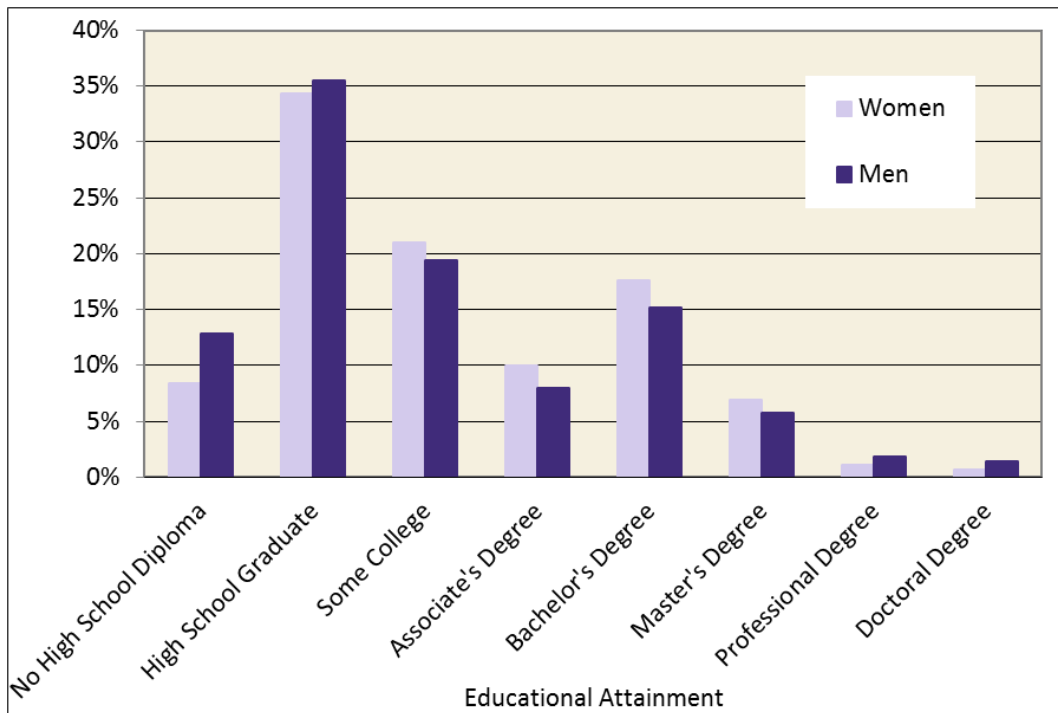
The second category is comprised of the percentages of women and men with some college, and those with an associate's, bachelor's, master's, professional, or doctoral degree. As the data show, both genders have experienced 3% changes in the overall categories of either a high school diploma or less versus higher educational levels. The number of women pursuing education beyond the high school level has increased, while the number of men has decreased.

Table 11: Summary of Education Level Trends (2004 to 2008)

	Women			Men		
	2004	2008	Change	2004	2008	Change
High School Graduate or Less Education	46%	43%	-3%	45%	48%	3%
Some College or More Education	54%	57%	3%	45%	48%	-3%

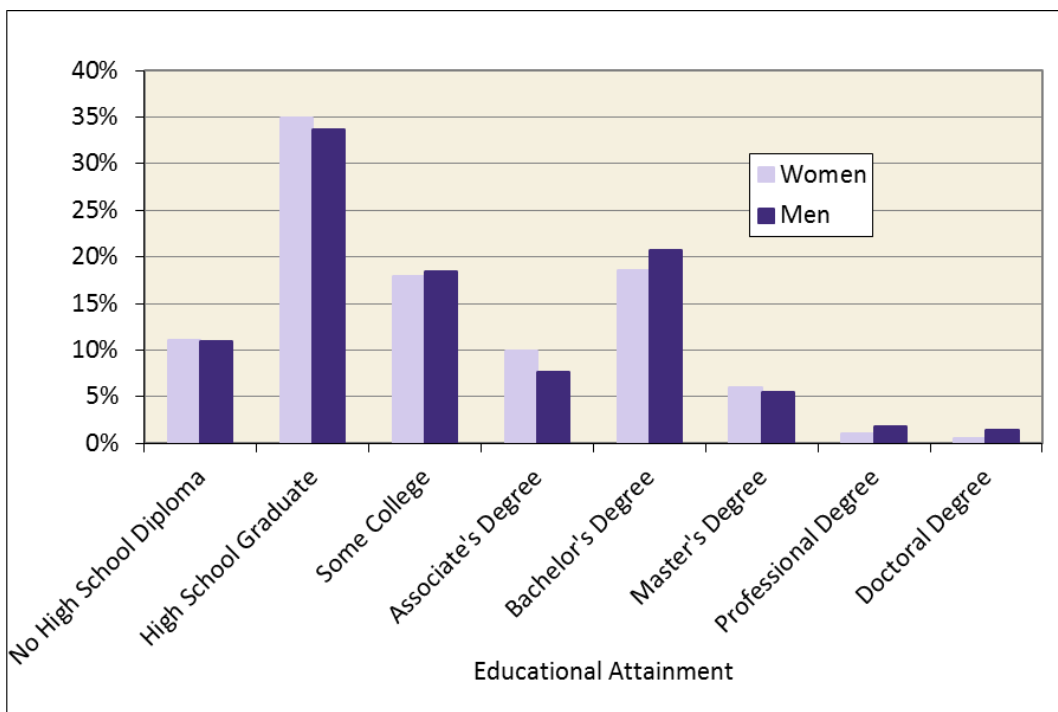
Source: 2008 and 2004 ACS: Table B15002

Figure 11: Educational Attainment of Maine Women and Men (2008)



Source: 2008 ACS: Table B15002

Figure 12: Educational Attainment of Maine Women and Men (2004)



Source: 2004 ACS: Table B15002

Earnings by Educational Attainment

Table 12 shows that, with higher educational attainment, average earnings for both genders increases and the gender wage gap narrows. In 2008, for every dollar a man earned without a high school diploma, a woman without a high school diploma earned \$0.47, or less than half of what a man earned with the equivalent education. With a master's degree or above, women earned \$0.69 of every man's dollar earned. Note: the gender wage gap figures presented in this Spotlight include all employment categories, including full-time, part-time, and seasonal. Therefore, they are all lower than the full-time average gender wage gap of \$0.80 for 2008 cited in Spotlight #1.

Table 12: Annual Average Earnings by Educational Attainment (2008)

	<i>Women</i>			<i>Men</i>			<i>Gender Wage Gap</i>		
	<i>2004</i>	<i>2008</i>	<i>Change</i>	<i>2004</i>	<i>2008</i>	<i>Change</i>	<i>2004</i>	<i>2008</i>	<i>Change</i>
Less than High School Graduate	\$12,484	\$11,500	-\$984	\$23,699	\$24,273	\$574	\$0.53	\$0.47	-\$0.06
High School Graduate	\$18,737	\$19,445	\$708	\$31,316	\$31,776	\$460	\$0.60	\$0.61	\$0.01
Some College or Associate's	\$22,741	\$24,170	\$1,429	\$33,598	\$36,420	\$2,822	\$0.68	\$0.66	-\$0.02
Bachelor's Degree	\$31,212	\$32,473	\$1,261	\$45,834	\$47,667	\$1,833	\$0.68	\$0.68	\$0.00
Master's Degree or Above	\$39,095	\$42,723	\$3,628	\$60,081	\$61,589	\$1,508	\$0.65	\$0.69	\$0.04

Source: 2004 and 2008 ACS: Table B20004. Dollar values have been adjusted for inflation.

Between 2004 and 2008, the annual earnings of both women and men increased in all categories except one: women with less than a high school diploma. In this category, women lost an average of 8% of their earnings between 2004 and 2008 while men increased their earnings by more than 2%. Women increased their earnings by the highest percentage, over 9%, at the highest educational levels, those with a master's degree or above. Interestingly, men only increased their earnings by 2.5% in that educational category. They increased their earnings by the highest amount, over 8%, in the educational levels of having some college or an associate's degree.

The gender wage gap did not change drastically during this 5-year period in any category. Women at the lowest educational levels lost the most ground to men, with the gender wage gap decreasing from \$0.53 to 0.47. The gap increased the most, from \$0.65 to \$0.69 at the highest educational level of holding a master's degree or above. The gap also decreased slightly for women with some college or an associate's degree.

In addition to standard post-secondary education, initiatives such as on the job training, apprenticeships, and other programs may help women advance their pay. According to the *2009 Annual Nontraditional Occupations (NTO) Report* prepared by Maine's Bureau of Employment Services, women placed in NTOs by Maine's One-Stop Career Centers earned an average wage of \$14.78/hour. If this wage is converted to monthly earnings based on a 35 hour work week, the NTO placement would earn an average of around \$2,225/month. As presented in Spotlight #4, the average new-hire earnings in 2008 for women were around \$1,544/month. Based on averages, this means a woman could earn around \$681/month more by starting at a NTO than in a more traditionally female job.

Comparison to Livable Wage

According to the Maine Livable Wage Report of 2008 prepared by the CWRI, the single adult livable wage in 2008 is \$22,160. Men's earnings at all education levels meet this livable wage. By contrast, women with less than some college education, on average, are earning less than this amount. Women who have not graduated from high school are especially disadvantaged, as their average earnings are barely half of the livable wage.

Working Women in the News

Between several organizations, introductory and starting up business classes were offered in the summer 2010 around the state. Maine centers for Women, Work and Community offered introductory business workshops at a few different sites in Aroostook County. The Maine Business Women's Center and the Maine Small Business Development Center at the Coastal Enterprise Incorporation (CEI) offered courses in several different locations, Farmington, Portland, Bangor, Wiscasset as well as online. CEI is a private nonprofit enterprise working to help small businesses in rural areas.

Maine Women's Network. June 30, 2010. "Summer Biz Workshops & Events at CEI."

Bangor Daily News Staff. July 20, 2010. "Business workshops offered in County." Bangor Daily News.

Spotlight #7: Women's Poverty Rate



***At least 13.7% of
Maine women live
below the poverty
line.***

Construction of the Spotlight

The seventh Spotlight measures women's poverty rates. It should be noted that "living below the poverty line" is used in this report to represent Maine women defined as "living in poverty" according to federal criteria and as reported in the ACS. The federal criteria consider many factors, including the size of the family. Due to differences in how they are calculated, the federal poverty line and the Maine livable wage earnings values, referred to in other Spotlights, are not directly comparable. However, in general the federal poverty line is significantly below the state livable wage. Thus, using the federal poverty line likely underestimates the number of Maine women who are not earning enough to meet their basic needs.

Percentages of women in poverty are measured and compared to the percentages of men. The percentage of single female households in poverty out of all households in poverty is presented as a sub-indicator to monitor a population of specific need.

This Spotlight uses ACS tables B17001 and S1702 as primary data sources. As with some other Spotlights, analysis of the data is limited due to a lack of information on race, ethnicity, and national origin.

Maine Poverty Rate by Gender

Table 13 shows the percentages of Maine women and men living in poverty. These data show that both genders experienced a rise in the number of people living in poverty. The percentage of men increased 2%, from 8.9% to 10.9%, and the percentage of women increased just over 1%, from 12.6% to 13.7%. Because these statistics use the federal poverty criteria, which are below Maine's livable wage, it is assumed that these percentages underestimate Maine women and men not earning enough to provide basic necessities.

Table 13: Historic Maine Poverty Levels

	% of Men in Poverty	% of Women in Poverty	Gap (% Points)
1989	8.9%	12.6%	3.7
1999	9.4%	12.4%	3.0
2004	11.0%	13.6%	2.6
2005	10.8%	14.3%	3.5
2006	10.8%	14.9%	4.1
2007	10.5%	13.4%	2.9
2008	10.9%	13.7%	2.8

Source: 2008 ACS: Table B17001

Women living in poverty are very likely to have children; therefore, these data often represent families, rather than individuals, living in poverty.



Maine Poverty Rate by Age

As shown in Figure 13 women's poverty rates in 2008 surpassed men's rates for individuals in every age group except 45- to 54-year-olds. In nearly every other age group, women's poverty rates were approximately 2% to 4% greater than the men's correlating groups. The difference was greatest in the oldest age group of those older than 75, where the percentage of women in poverty is 4% higher than men. The highest poverty rate for women was 15.9% for women 18 to 24 years old. The highest rate for men was 14.6% for men 45 to 54 years old. The greatest difference between the genders was in the 75+ age group in which women's poverty rates were about 4% greater than the men's poverty rates.

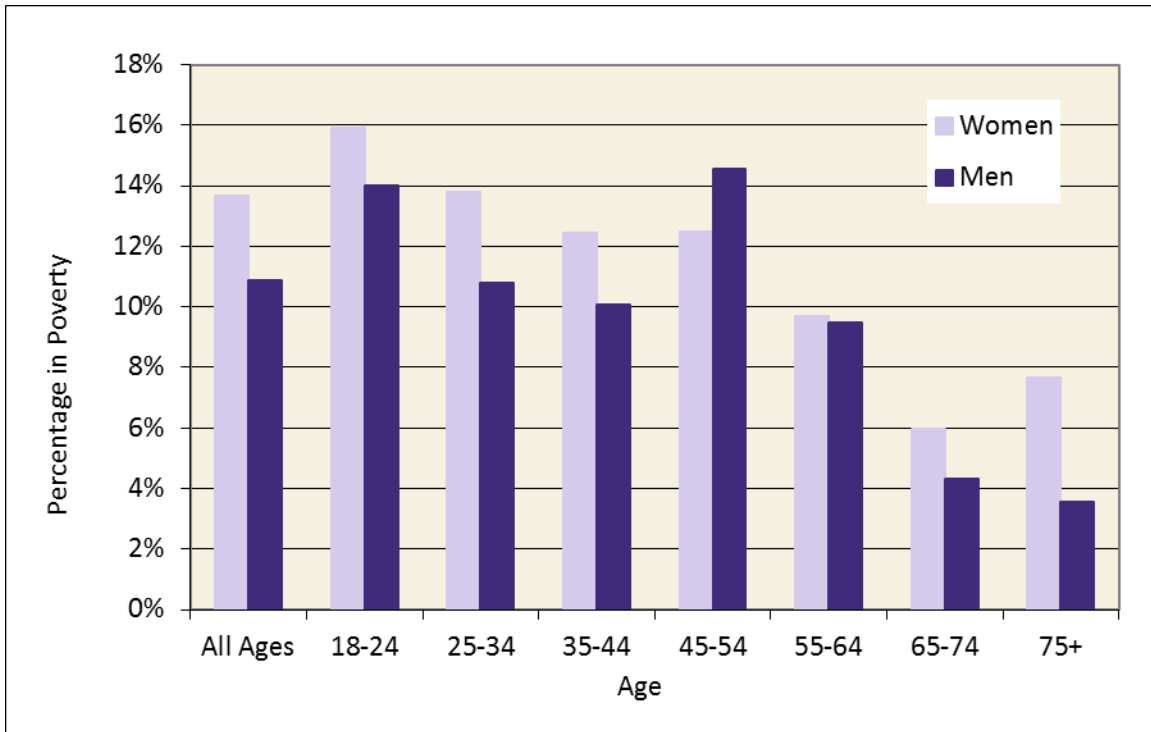
Figure 14 presents the poverty percentages by gender for 2004. Across all age groups, the men's and women's 2004 poverty rates were very close to the 2008 rates. In both 2004 and 2008 the women's poverty rate was more than 2.5% higher than the men's rate. While in 2008 only one age group of women had a lower poverty rate than men, in 2004, the percentages of women and men in poverty were generally much closer and only the 45- to 55-year-old age group showed a significantly lower percentage of women in poverty.

Comparison to National Poverty Rates

As shown in Table 14, in 2008, Maine women's poverty rate ranked 28th highest in the nation at 13.84%. The national average was 14.51. The state with the largest percentage of women below the poverty level was in Mississippi (23.59%) and the state with the smallest percentage of women below poverty level was in Alaska (8.53%). Maine's women's poverty rate was higher than any of the other New England states.

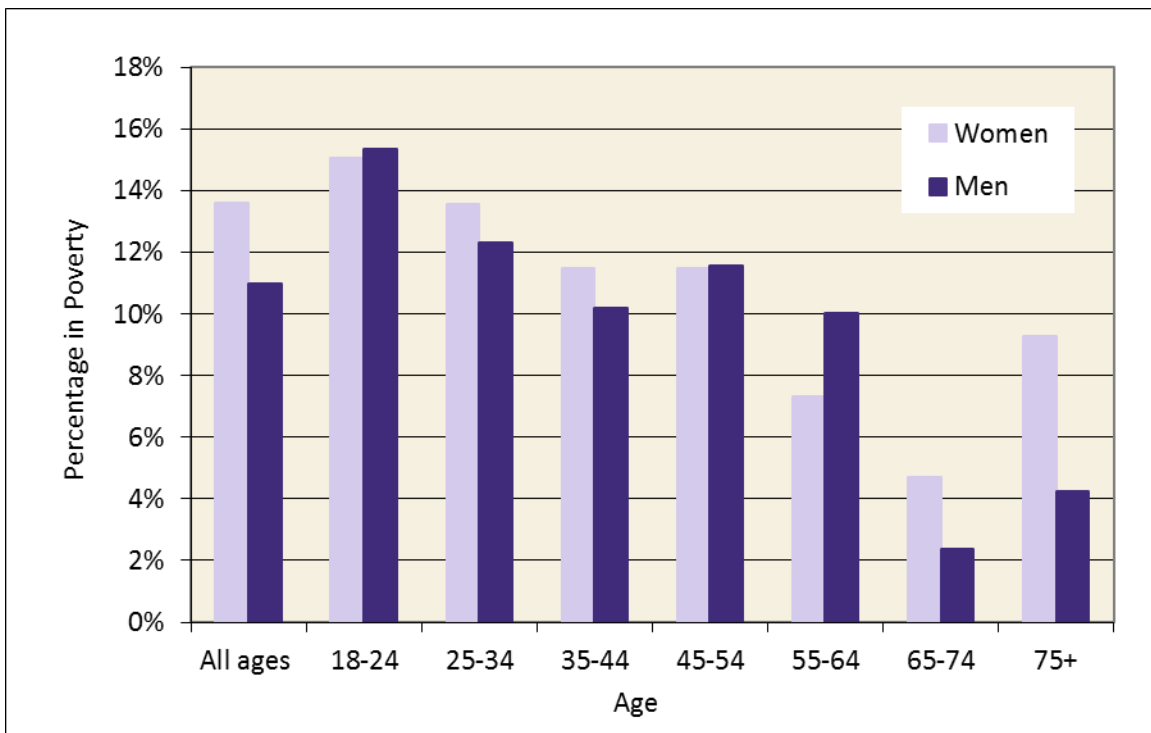
As previously noted, the federal data on which these rates are based is generally considered to be below Maine's livable wage. Therefore, in reality Maine's poverty rates for all demographics are likely to be higher than cited herein.

Figure 13: Percentage of Maine Population in Poverty (2008)



Source: 2008 ACS: Table B17001

Figure 14: Percentage of Maine Population in Poverty (2004)



Source: 2004 ACS: Table B17001

Table 14: Women's Poverty Levels Nationally (2008)

<i>State</i>	<i>% of Women</i>	<i>State</i>	<i>% of Women</i>
United States Average	14.51%	26 North Dakota	13.98%
1 Mississippi	23.59%	27 South Dakota	13.93%
2 Louisiana	19.67%	28 Maine	13.84%
3 Arkansas	19.40%	29 Illinois	13.67%
4 Kentucky	19.22%	30 Pennsylvania	13.50%
5 New Mexico	18.78%	31 Iowa	12.91%
6 District of Columbia	18.58%	32 Rhode Island	12.66%
7 West Virginia	18.30%	33 Colorado	12.60%
8 Oklahoma	17.70%	34 Kansas	12.58%
9 Alabama	17.67%	35 Washington	12.46%
10 Texas	17.50%	36 Nevada	12.27%
11 South Carolina	17.26%	37 Nebraska	11.82%
12 Tennessee	17.24%	38 Wisconsin	11.53%
13 Montana	16.09%	39 Delaware	11.53%
14 North Carolina	16.07%	40 Virginia	11.39%
15 Georgia	16.05%	41 Vermont	11.26%
16 Arizona	15.96%	42 Massachusetts	10.84%
17 Michigan	15.66%	43 Utah	10.68%
18 New York	14.82%	44 Wyoming	10.64%
19 Missouri	14.78%	45 Minnesota	10.53%
20 Ohio	14.72%	46 Hawaii	10.41%
21 Oregon	14.68%	47 Connecticut	10.37%
22 Idaho	14.48%	48 New Jersey	9.84%
23 Indiana	14.47%	49 Maryland	8.84%
24 California	14.43%	50 New Hampshire	8.54%
25 Florida	14.25%	51 Alaska	8.53%

Source: 2008 ACS: Table B17001

Working Women in the News

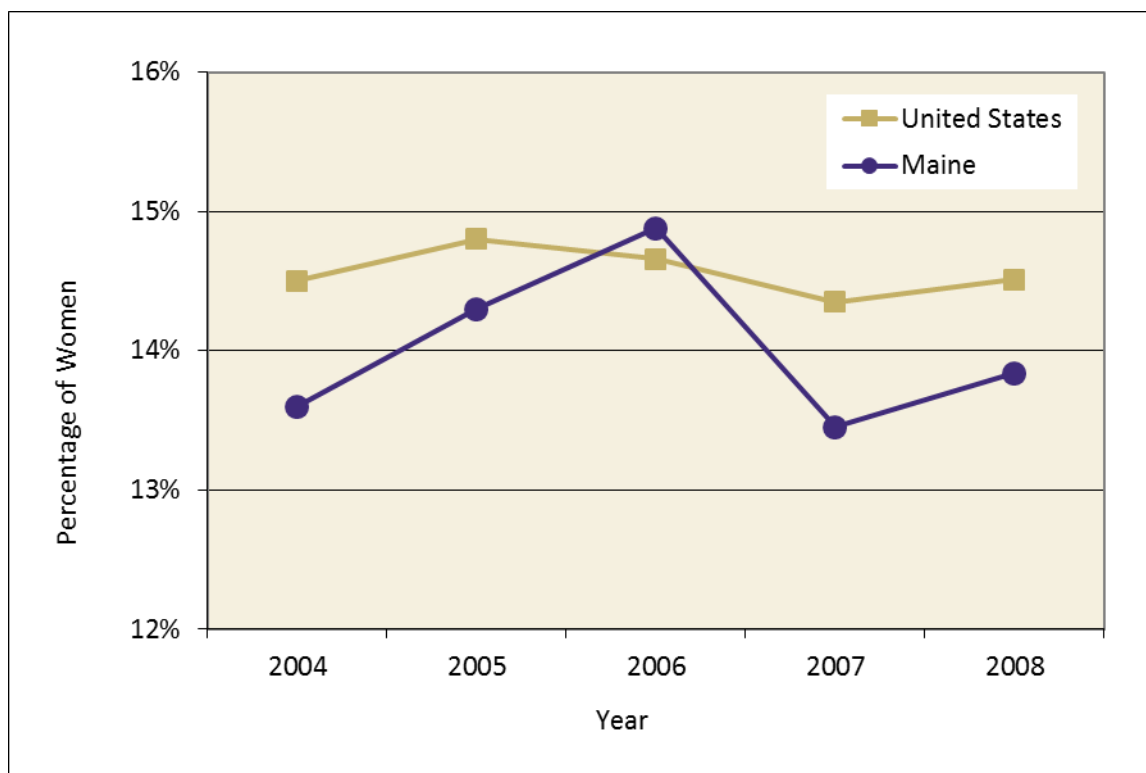
The Maine Women's Fund: a public foundation supporting women and girls to help develop their economic security and creating lasting social change through investment in education, better jobs and wages, asset building and financial literacy and entrepreneurship.

This year, 2010, the Fund awarded close to \$49,000 to several organizations around the state in support of their mission. Some of the awardees: Cobscook Community Center which supports out-of-school young mothers in Washington County with a home-based educational program to finish high school; Maine Women's Policy Center which is working to develop and further an economic security agenda focusing on the needs of women through candidate education, civic engagement, grassroots organizing, public policy development and education and business outreach; and Maine Centers for Women, Work and Community which will strengthen up to 50 businesses owned by women in the Aroostook County and Bangor area through greater access to markets and better financial management.

2009-2010 Grant Partners. *Maine Women's Fund.*

Over the course of five years, 2004-2008, the national women's poverty rate has stayed between 14% and 15% while Maine's rate has fluctuated between 13.5% and almost 15% (Figure 15). Between 2004 and 2008, the rate of women below poverty level in Maine increased by nearly 0.5%.

Figure 15: Percentages of Women Below Poverty (2004 to 2008)



Source: 2004, 2005, 2006, 2007 and 2008 ACS: Table B17001

Single-Female Households in Poverty

The percentage of Mainers in poverty that belonged to single-female households decreased in the last two years of the 1990's, but grew to 35.6% by 2004 (see Table 15). In 2005, this percentage dropped to 29.4%, and continued to drop to 28.6% in 2007. In 2008 however, the rate increased again to 33.6%. The rate has stayed relatively consistent over the years, hovering around 30%. Nearly one out of three single-female households in Maine continues to earn below the poverty level.

When assessing the number of Maine women in poverty, it's important to bear in mind that women living in poverty are very likely to have children. Therefore, these numbers likely represent *families* in poverty rather than single adults.

Table 15: Single Female Households' Share of Persons in Poverty

	2004	2005	2006	2007	2008
Percentage of Mainers in Poverty that Belong to Female Households	35.6%	29.4%	28.6%	28.2%	33.6%

Source: 2004-2008 ACS: Table S1702

Spotlight #8: Women's Health Insurance Coverage



72% of Maine women are covered private, employer-sponsored, or other public health insurance not including Medicare.

Construction of the Spotlight

The eighth Spotlight measures Maine women's health care coverage. The indicator for this Spotlight is the percentage of women in Maine covered by private insurance in comparison to the rest of the nation. To get an overall picture of women's general health coverage, the percentage of women without private or public health insurance is also included. *Private coverage* includes independent plans, employer-sponsored insurance (ESI) regardless of whether the individual is the primary plan holder or a dependent, and other public insurance such as Medicaid and military-related coverage. *Public coverage* includes government-sponsored care such as Medicaid.

The data for this Spotlight is from the Henry J. Kaiser Family Foundation (<http://www.kff.org/womenshealth/>) and specifically the fact sheet entitled: *Health Insurance Coverage of Women Ages 18 to 64, by State, 2005-2006*, published in December 2007 (<http://www.kff.org/womenshealth/1613.cfm>).

Comparison of Maine and National Coverage Rates

Table 16 presents the states in which at least 85% of women age 18 to 64 had some type of health insurance coverage in 2007 and 2008. These rates reflect women with all types of private and public coverage, including Medicaid. Maine, with a 90%

coverage rate, was tied for fifth highest coverage rate with Minnesota and Pennsylvania. All six New England states had high coverage rates: Massachusetts led the nation at 95%, Connecticut (89%), New Hampshire (88%), and Rhode Island and Vermont (88%).

Table 16: Women's Health Care Coverage – All Types

<i>State</i>	<i>% of Women</i>	<i>State</i>	<i>% of Women</i>
1 Massachusetts	95%	13 Vermont	88%
2 District of Columbia	91%	14 Delaware	87%
3 Hawaii	91%	15 Nebraska	87%
4 Wisconsin	91%	16 South Dakota	87%
5 Maine	90%	17 Ohio	86%
6 Minnesota	90%	18 Utah	86%
7 Pennsylvania	90%	19 Washington	86%
8 Connecticut	89%	20 Kansas	85%
9 North Dakota	89%	21 Maryland	85%
10 Iowa	88%	22 Michigan	85%
11 New Hampshire	88%	23 Missouri	85%
12 Rhode Island	88%	24 New York	85%

Source: The Henry J. Kaiser Family Foundation, *Women's Health Policy Fact Sheet*, October 2009.

Table 17 shows woman's health care coverage by state not including Medicaid. About 72% of non-elderly⁹ women in Maine have health insurance from private selection, employer-sponsored insurance or public health insurance other than Medicaid. On this table states are ranked from lowest to highest coverage percentage. Although Maine's rate was the same as the national average, Maine ranked 16th lowest. Texas ranked lowest with only 53% of women covered by non-Medicaid plans. New Hampshire ranked highest with 84% of women are insured in these various ways.

Table 17: Women's Health Care Coverage – Not Including Medicaid

<i>State</i>	<i>% of Women</i>		<i>State</i>	<i>% of Women</i>
United States Average	72%	27	Alabama	75%
1 Texas	53%	28	Idaho	75%
2 New Mexico	61%	29	Illinois	75%
3 Mississippi	63%	30	Missouri	75%
4 Arizona	65%	31	New Jersey	75%
5 California	67%	32	Wyoming	75%
6 Louisiana	67%	33	Delaware	76%
7 New York	67%	34	Indiana	76%
8 West Virginia	68%	35	Ohio	76%
9 Arkansas	69%	36	Colorado	77%
10 Florida	69%	37	Kansas	77%
11 Kentucky	69%	38	Washington	77%
12 Alaska	70%	39	Pennsylvania	78%
13 Tennessee	70%	40	Maryland	78%
14 North Carolina	71%	41	Massachusetts	78%
15 Oklahoma	71%	42	Iowa	79%
16 Maine	72%	43	Nebraska	79%
17 South Carolina	72%	44	Virginia	79%
19 Vermont	72%	45	Wisconsin	79%
20 District of Columbia	73%	46	Connecticut	80%
21 Georgia	73%	47	Minnesota	80%
22 Montana	73%	48	South Dakota	80%
23 Michigan	74%	49	Utah	80%
24 Nevada	74%	50	Hawaii	81%
25 Oregon	74%	51	North Dakota	82%
26 Rhode Island	74%	52	New Hampshire	84%

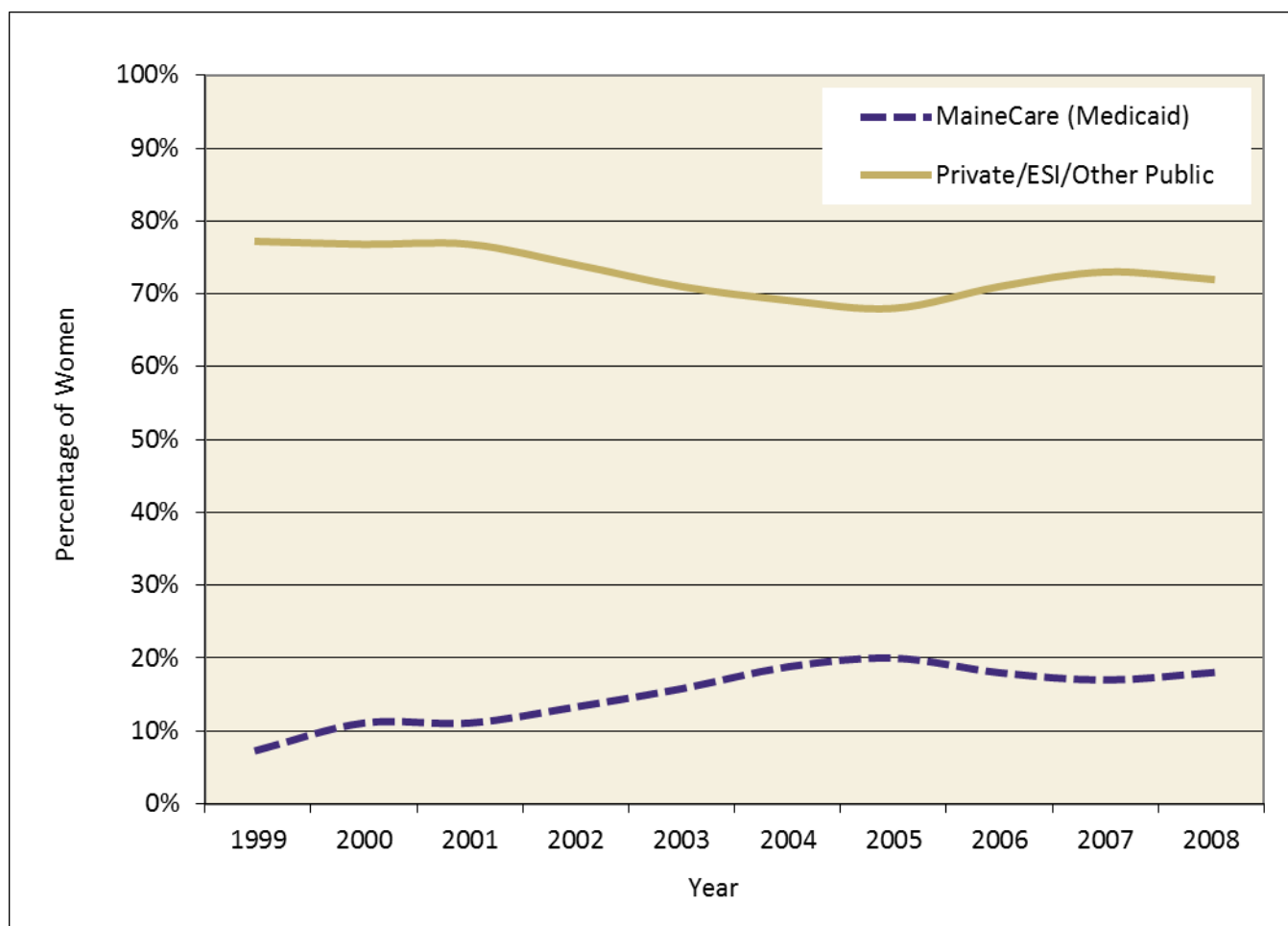
Source: The Henry J. Kaiser Family Foundation, *Women's Health Policy Fact Sheet*, October 2009.

Figure 16 shows the change in the distribution of health insurance of non-elderly Maine women from 1999 to 2008. The percentage of this population with private, employer-sponsored, or other public insurance decreased from the late 1990s to the mid-2000s by nearly 10% and increased slightly by 2008. Over the same period, the rate of MaineCare (Maine's Medicaid program) participation increased in the mid 2000's and slightly decreased by 2008.

The data in this Spotlight reflect the fact that Maine has made considerable progress in increasing health care coverage for its low-income uninsured residents, despite falling rates of employer-based coverage

⁹ Non-elderly women include women between the ages of 18 and 65 years old.

Figure 16: Health Insurance Sector Distribution (1999 to 2008)



Source: Henry J. Kaiser Family Foundation: Women's Health Policy Fact Sheets 1999-2008

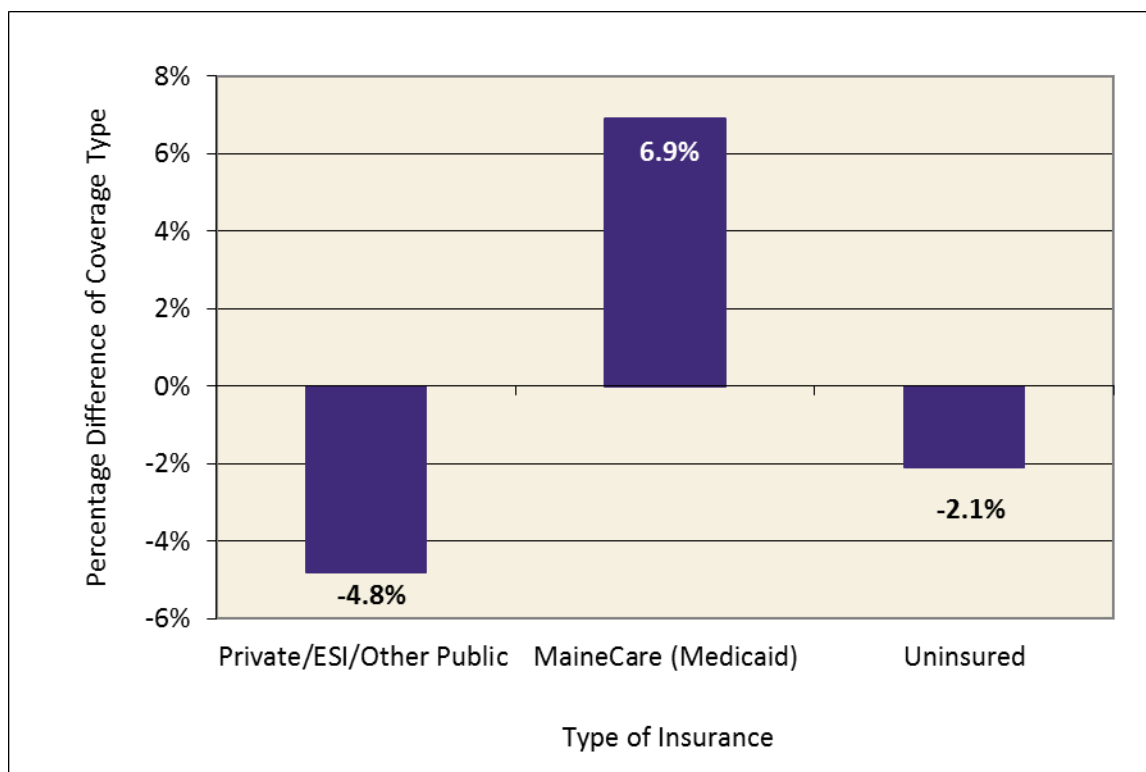
that are below the national average. This is because MaineCare has stepped in to fill the gap by providing coverage to many low income working families who would otherwise be uninsured.

As the percentage of Maine residents with private, employer-sponsored and other public insurance decreased, the rate of MaineCare coverage increased.



Figure 17 shows that between 2000 and 2008 the number of women in Maine receiving health coverage through their employers dropped by 4.8 percentage points. MaineCare filled the gap left by this drop in coverage. The increased coverage provided through MaineCare meant that the State experienced an actual decrease in its overall uninsured rate.

Figure 17: Changes in Women's Health Care Coverage (2004 to 2008)



Source: The Henry J. Kaiser Family Foundation: *Health Insurance Coverage of Women Ages 18-64, by state, March 2003 and October 2009*

Working Women in the News

In September of 2009, the U. S. Department of Health and Human Services Secretary, Kathleen Sebelius, visited Maine for a round table discussion, sponsored by AARP and the Maine Women's Lobby, about the need of health care reform for older women (ages 55-64) and senior women (ages 65 and older). She also met with and listened to Maine residents who have been struggling with the standard situation regarding health care availability. Movements such as these are being made towards the health care reform.

"Sebelius visits Maine, releases new report on importance of health insurance reform for older women and senior women." U.S. Department of Health & Human Services. September 3, 2009.

County Data Highlights

Table 18 presents county-level data for many of the indicators presented on a statewide basis in the eight Spotlights. As with the statewide data, these data are limited due to lack of information on race, ethnicity, and national origin. Highlights of the county data are discussed in the following paragraphs.

Counties with the Narrowest Gender Wage Gaps

Waldo County.

Waldo County had by far the narrowest gender wage gap in 2008 (\$0.77), which was six cents narrower than the next narrowest counties, Piscataquis and Androscoggin. Waldo County also had the narrowest gender wage gap for new-hires, at \$0.75. The county's average women's earnings were slightly below the statewide average at \$2,237.50. Women and men's labor force participation rates were closer in Waldo County than in all but two other counties. One problem area for Waldo County was a larger percentage of uninsured women than the state average and five other counties.

Piscataquis and Androscoggin Counties

Piscataquis and Androscoggin Counties had the second narrowest gender wage gaps in 2008 at \$0.71. Androscoggin County also had one of the narrower new-hire gender wage gaps at \$0.70. However, Piscataquis had one of the wider new-hire gender wage gaps of \$0.64. Women and men's average monthly earnings were low in comparison to the rest of the state, so it appears that there is parity between women and men in the county in that they both share similar economic concerns.

Counties with the Widest Gender Wage Gaps

Sagadahoc and Franklin Counties

In 2008, Sagadahoc and Franklin Counties had the widest gender wage gaps, at \$0.56 and \$0.59 respectively. Both counties were also among the top four counties with largest percentages of female part-time workers. York and Cumberland counties also had high percentages of female part-time workers. Sagadahoc had the widest new-hire gender wage gap, with women earning \$0.59 to every male dollar. In 2000¹⁰, Sagadahoc County faced the additional problem of having had the highest proportion of people in poverty belonging to single female-headed households (44 %) compared to the state average of 35%. This is true despite the fact that Sagadahoc had one of the better economic pictures in the state with an average hourly wage of \$17.54 and a low unemployment rate of 4.0%.

Other Counties of Note

Washington County

The percent of uninsured women in Washington County was much higher than in any other county. The 2000 Census shows that 15.7% of women in Washington County were without health insurance of any type, which is almost double the statewide average. Washington County's gender wage gap of \$0.77 was very close to the state average, although the new-hire gender wage gap was among the state's lowest. Washington County had low wages and high unemployment compared to the rest of the state. In this area, economic equality by gender appears to be especially fragile. When compared to other Maine counties, Washington has significant health disparities. To name a few, Washington County has ranked

¹⁰ Data was taken from the 2000 Census and is the most current government data available at the county level.

highly in the state, of the number of people living in poverty, people with disabilities or with drinking problems.¹¹



¹¹ Washington County: One Community. “Health Disparities.” <http://wc-oc.org/focusteamswellness/health-disparities/>

Table 18: Maine Data by County

County	Gender Wage Gap (2008) ¹	Women's Average Monthly Earnings (2008) ¹	Unemployment Rate Gap (2000)	Labor Force Participation Gap (2000)	% of Part-Time Employees who are Women (2000)	New-Hire Gender Wage Gap (2008) ¹	Percentage in Poverty who belong to Single Female-Headed Households (2000)	Percent of Women Uninsured (2000)
Sagadahoc	\$0.56	\$2,456.75	-0.29	12.21	60.26%	\$0.59	44.09%	9.10%
Franklin	\$0.59	\$2,273.00	1.09	11.36	59.30%	\$0.67	26.18%	10.92%
York	\$0.60	\$2,386.00	-0.2	12.18	59.27%	\$0.66	32.13%	6.10%
Oxford	\$0.61	\$2,096.75	1.47	12.11	57.85%	\$0.62	30.16%	10.18%
Somerset	\$0.63	\$2,253.00	1.41	11.37	57.27%	\$0.60	25.23%	11.86%
Cumberland	\$0.66	\$2,717.25	0.42	10.96	59.42%	\$0.70	23.56%	5.74%
Hancock	\$0.66	\$2,331.75	-1.34	11.72	54.87%	\$0.69	23.86%	10.84%
Washington	\$0.66	\$2,027.75	1.84	11.39	54.71%	\$0.62	24.82%	15.70%
Aroostook	\$0.67	\$2,036.25	3.15	9.30	55.39%	\$0.65	23.56%	11.46%
Knox	\$0.67	\$2,243.00	-1.55	13.25	55.89%	\$0.71	24.40%	8.16%
Kennebec	\$0.69	\$2,490.25	-0.09	11.70	58.25%	\$0.69	31.47%	9.29%
Lincoln	\$0.69	\$2,077.75	-0.99	9.07	57.31%	\$0.75	20.33%	8.70%
Penobscot	\$0.69	\$2,448.00	0.73	11.40	57.93%	\$0.65	28.90%	10.06%
Androscoggin	\$0.71	\$2,711.00	0.4	12.65	57.45%	\$0.70	33.51%	8.82%
Piscataquis	\$0.71	\$1,947.50	1.53	12.55	52.09%	\$0.64	23.79%	10.89%
Waldo	\$0.77	\$2,237.50	1.35	10.30	56.08%	\$0.75	29.06%	10.80%
Maine	\$0.77	\$2,478.00	0.36	9.70	58.90%	\$0.68	35.14%	8.66%

¹Data for the gender wage gap, women's average month earnings, and the new-hire wage gap are from the LEHD.

Discrimination

The scale of discrimination's impact on women's wages is largely immeasurable. Discrimination can include failure to be promoted despite equal qualifications, failure to earn a comparable wage for comparable work, or failure to be hired in the first place. Sexual harassment and hostile working conditions hurt women's productivity and also dissuade women from seeking employment in higher-paying, male-dominated sectors. Discrimination affects women in different ways as it is encountered individually. No two women are the same and, as such, differences in their everyday lives will shape how each woman experiences discrimination.

Maine first established equal pay legislation in 1949, preceding federal equal pay laws. Since that date, much progress has been made towards strengthening the law and additional initiatives to narrow the gender wage gap have been established. For example, in 1974 the courts ruled that employers couldn't pay women less money simply because the "going rate" for women was less than wages for which men were willing to work. And in 1981, the Supreme Court ruled that Title VII of the Civil Rights Act prohibits wage discrimination even when jobs are not identical.¹²

Most recently; however, the Supreme Court placed significant limits on pay disparity suits. In *Ledbetter v. Goodyear Tire & Rubber Co.*, (No. 05-1074), the U.S. Supreme Court ruled that Title VII's statute of limitation period (180 or 300 days), part of the Civil Rights Act of 1964, commences when each allegedly discriminatory pay decision is made and communicated to the plaintiff. This ruling significantly limits the legal options of most employees making it considerably more difficult to sue employers over unequal pay caused by discrimination.

In January 2009, President Obama signed the Lilly Ledbetter Fair Pay Act, which aims to undo some of the limits the *Ledbetter* ruling imposed on potential victims of pay discrimination. The Supreme Court's ruling in the *Ledbetter* case said that the 180 days (or 300 days in some states) limitation period began from the date of the first paycheck when one discovers she is a victim of pay discrimination. But under the Ledbetter Act, the statute of limitations restarts *every* time one receives a discriminatory paycheck, making it easier for employees to challenge pay discrimination. While the passage of the Ledbetter Act has not eliminated all obstacles in rectifying pay discrimination, it will ensure that employees are not additionally hindered by Title VII's already-short limitations period¹³.

For equal pay legislation to be effective, women must first be well aware of their rights under the law, how to document an infringement of those rights, and whom to contact to file a complaint. Secondly, the negative repercussions of bringing legal action in a wage discrimination case must be minimized. This means ensuring that women will maintain a comparable position of employment throughout the legal process and following the conclusion of the case. Settlements must also be substantial enough so that there is not a financial loss to the woman for undertaking such action.

¹² *Women's wages in 2004*. Maine Dept. of Labor, Labor Market Information Services

¹³ Grossman, Joanna L. 2009. "The Lilly Ledbetter Fair Pay Act of 2009." FindLaw. 13 Feb. <http://writ.news.findlaw.com/grossman/20090213.html>

Appendix A: Common Examples of Workplaces within Industry Sectors¹⁴

Industry data from the Maine Local Employment Database (LED) is organized according to the North American Industry Classification System (NAICS). The following contains examples of primary functions for workplaces under the U.S. Census Bureau's 2007 NAICS definitions.

Industry Sector	Workplace Examples
Accommodation & Food Services	Hotels, camps, boarding houses, restaurants, snack bars, bars.
Administrative & Support & Waste Management & Remediation Services	Office administration, employment services, facilities support, travel agencies, and security.
Agriculture, Forestry, Fishing, & Hunting	Crop and animal production, trapping, hunting, and fishing.
Arts, Entertainment, & Recreation	Performing arts, spectator sports, museums, historical sights, amusement, gambling, recreating, promoters, and writers.
Construction	Construction of buildings, streets, bridges, and utilities. Also land subdivision.
Educational Services	Includes schools, colleges, universities, and training centers and may be public or private.
Finance & Insurance	Credit, insurance, stocks, securities, banking, and other financial services.
Health Care & Social Assistance	Hospitals, ambulance services, nursing, residential care, social assistance, day care, and vocational rehabilitation.
Information	Publishing, motion pictures, recording, broadcasting, telecommunications, internet service providers, web search portals, and data processing services.
Management of Companies & Enterprises	Owning or managing companies.
Manufacturing	Manufacturing of food, textiles, paper, chemicals, electronics, furniture as well as printing and metal fabrication. Can occur in factories (e.g., paper mill), shops (e.g., bakery), or in the home (e.g., tailoring).
Other Services (except Public Administration)	Repair and maintenance, personal services, laundry, religious services, grant writing, advocacy, nannies, and private cooks.
Professional, Scientific, & Technical Services	Legal services, accounting, bookkeeping, architecture, engineering, computer systems design and maintenance, consulting, research, development, and advertising.
Public Administration	Federal, state, and local government agencies.
Real Estate & Rental & Leasing	Real estate agencies and private brokers; leasing.
Retail Trade	Selling merchandise to consumers. Includes: stores, gasoline stations, vending machine operations, and electronic shopping services.
Transportation & Warehousing	Transportation of passengers, tourists or cargo; warehousing and storage for goods; and support activities related to modes of transportation. Also includes pipeline transportation and postal or courier services.
Utilities	Providing electric power, natural gas, steam supply or water supply, and sewage removal.

¹⁴ Updated 08/2010

Appendix B: Common Examples of Jobs within Occupational Groups¹⁵

Occupational data from the American Community Survey is organized according to the Standard Occupation Classification (SOC) system. The following contains examples of occupations included in the SOC 2008 categories referenced in this report.

Occupational Group	Job Examples
Architecture & Engineering	Architects, Surveyors, Engineers, Cartographers, and related Technicians.
Arts, Design, Entertainment, Sports, & Media	Artists, Floral Designers, Graphic Designers, Interior Designers, Actors, Producers, Directors, Athletes, Coaches, Sports Officials, Dancers, Musicians, News Correspondents, Public Relations Specialists, Writers, Broadcast Technicians, and Photographers.
Business & Finance	Talent Agents, Buyers, Claims Adjustors, Human Resource Personnel, Management Analysts, Accountants, Auditors, Financial Analysts, Tax Preparers and Examiners.
Community & Social Services	Councilors, Social Workers, Probation Officers, Health Educators, and the Clergy.
Computer & Mathematical	Computer Scientists, Programmers, Software Engineers, Support Specialists, Database Administrators, Actuaries, Mathematicians, and Statisticians.
Construction & Extraction	Boilermakers, Masons, Carpenters, Floor Layers, Construction Laborers, Equipment Operators, Electricians, Glaziers, Pipe fitters, Highway Maintenance Workers, Miners, and Helpers.
Education, Training, & Library	Teachers at all levels, Special Education Teachers, Vocational Teachers, Archivists, Curators, and Librarians.
Farming, Fishing, & Forestry	Agricultural Inspectors, Animal Breeders, Agricultural Workers, Graders, Sorters, Fishers, Trappers, Hunters, Forest and Conservation Workers, and Loggers.
Healthcare Practitioners & Technical	Chiropractors, Dentists, Pharmacists, Dieticians, Optometrists, Physicians, Registered Nurses, Therapists, Veterinarians, Lab Technicians, Hygienists, Emergency Medical Technicians, Records Technicians, Athletic Trainers.
Installation, Maintenance, & Repair	Mechanic and Electrical Repairers, Aircraft Technicians, Automotive Technicians, Appliance Installers, Machinists, Line Installers, Commercial Drivers, and Locksmiths.
Legal Occupations	Lawyers, Judges, Arbitrators, Paralegals, and Law Clerks.
Life, Physical, & Social Science	Scientists, Foresters, Astronomers, Chemists, Economists, Research Analysts, Psychologists, Urban Planners, and related Technicians.
Management	Chief Executives, Legislators, Advertisers, Marketers, Public Relations Specialists, Sales Managers, Administrators, General Managers, and Directors.
Office Occupations	Telephone Operators, Financial Clerks, Tellers, Couriers, Dispatchers, Postal Service, Secretaries, and Computer Operators.
Production Occupations	Assemblers, Fabricators, Bakers, Butchers, Production Machine Operators, Welders, Printing Workers, Laundry Workers, Tailors,

¹⁵ Updated 08/2010- Note: classifications were revised in 2010; however, the classifications used in this report are the 2008 classifications to be consistent with the 2008 data of this report.

<i>Occupational Group</i>	<i>Job Examples</i>
	Woodworkers, Inspectors, Jewelers, and Painters.
Sales	Cashiers, Retail Clerks, Insurance Agents, Travel Agents, Telemarketers.
Service Occupations	Gaming Workers, Animal Care Workers, Ushers, Funeral Service Workers, Hairdressers, Flight Attendants, Child Care Workers, Personal and Home Care Aides, and Fitness Trainers.
Transportation & Materials Moving	Pilots, Air Traffic Controllers, Ambulance Drivers, Bus Drivers, Locomotive Engineers, Rail Workers, Sailors, Parking Lot Attendants, Crane Operators, Movers, Refuse and Recyclable Collectors, and Pump Operators.

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*There are additional historical and relevant reports available online, not presented here.

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